The Engliſh uſurer.

Calvin Epiſt. de uſura.

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The Illuſtration.

THe *Covetous wretch*, to what may we compare,
better then *Swine*: both of one nature are,
One *grumbles*, the other *grunts*: both groſſe, and dull,
hungry, *ſtill feeding*, and yet never *full*.
Reſemblance from their *habits* may be had,
the one in *Furre*, th' other in *Briſtles* clad.
Rich men by others ſweate augment their pounds,
the *Hog*'s ſtill rooting in his neighbours grounds.
They neyther of them upward caſt an eye,
both downeward looke, and prey on what they ſpie,
Nor differ they in *death*, The *Braune* nought yeilds
till cut in *Collers*, into *Cheekes*, and *Shields*,
Like *him* the *uſurer*, howſoever fed,
profits none *living*, till himſelfe be *dead*.
Both with the *Chriſtmas-box* may well comply,
It nothing yeilds till broke, *They* till they dye.

The Illustration.

THE ENGLISH USURER.

Sym. b. 68.10

OR,

USURY CONDEMNED,

BY

The most Learned, and famous Divines of the Church of *England*, and Dedicated to all his *Majesties* Subiects, for the stay of further increase *of the same:*

Collected

By IOHN BLAXTON, Preacher of Gods Word, at *Osmington*, in *Dorcet-shire.*

The second Impression, Corrected by the Authour.

Calvin, Epist. de usura.

Adeò plus quàm rarum est eundem esse hominem probum et faeneratorem. It is more then rare, (or it is very seldome seene,) that one and the same person, should be both an honest man, and an usurer.

LONDON,

Printed by IOHN NORTON, and are to be sold by FRANCIS BOVVMAN, in *Oxford.* 1634.

To the Reader.

THere are ſome commit uſury, not knowing it to be a ſinne: eyther becauſe they have not the Word, or they uſe not the Word for the enlightning of their hearts. Thoſe that bee ignorant for want of the Word, are much to be pittied; and yet is their want that way, the juſt puniſhment of ſinne. Thoſe that are ignorant for the uſing of the Word, are ſharpely to be reproved, as thoſe whoſe ignorance accrewing from their owne negligence, is meere ſinne unto them. *In utriſque non eſt juſta excuſatio, ſed juſta condemnatio*, ſayth *Auguſtine*, Neyther of both can juſtly be excuſed; nay, eyther of both is juſtly to be condemned. Others commit uſury, and ſtand to excuſe it, aleadging for themſelves the authority of men: to theſe I anſwer, as *Lactantius* did to the Gentiles, who grounded their religion upon the authority of their Anceſtours, *Id ſolum rectum eſt, quod ratio præſcribit*, not that which men ſay, but that which reaſon warranteth, is right, and to be approved.

Why ſome are uſurers.

See Mr. *Moſſe*, Treatiſe of uſury Epiſtle to the Reader.

Auguſt. ad Sextum Rom. preſby Ep. 105.

*Lact. de Origine erroris, l.*2. *c.*7.

To

To them that alledge *Examples*, I answer with the ancient proverbe, *Vivitur preceptis non exemplis*: we must live by precepts, and not by examples. Exod. 23.2. And with that of *Moses*, *Thou shalt not follow a multitude to doe evill*. To them which justifie usury to be lawfull, I stand not heere to make answer: for to that end serveth the treatise following. Onely, I apply unto them, that which *Cyprian, De Simplicitate prælatorum.* *Cipri-an* spake of some Teachers of his time, *Ambulantes in tenebris, habere se lucem existimant*: walking in darkenesse, they suppose they have the light.

Distrust in Gods providence, the usurers sin. To them that pretend, they cannot otherwise live, I reply: that they may accuse themselves of sloth and idlenesse, of infidelity and distrust in Gods Providence: which is indeed the usurers sinne.

Others, yet there are, who knowing the practise to bee evill, and themselves not being able to excuse it, they turne their Nose upon the very wind, like the Weather-cocke, and like mad-men rage at those that would binde them for their benefit: and are like the Swine, of which Math. 7.6. Christ speaketh in the Gospell, who when they have Pearles throwne before them, turne againe, and all to rent those that cast them. God bee mercifull unto this kinde of usurers, and convert them, (if it bee his will;) for their case is desperate. They are like unto a fooliſh patient, who is ready to flie into the face of the Chirurgian, when he searcheth his wound unto

Simile.

Simile.

the

the bottome, for the curing of it. What will follow hereupon? but the ruine of the usurer?

Others, when the Minister preacheth against usury, encourage themselves in their uncharitable course of life, by this conceit: that it is but his private opinion. This Treatise will make it evident, that, *usury to be unlawfull*, proceeds not out of the mouths of some few *Humorists* in the Country, (for so the usurers account them:) but it is the judgment of those who sit at the Helme, and deservedly are accounted pillars in the Church of God.

The most judicious Divines condemne usury.

As for the Author of this Treatise: understand, that he neyther lendeth, nor taketh upon usury: for he followes his calling, and doth not busy himselfe much with the affaires of the world. As for profest usurers, he esteemes them as vile persons, in whose eyes they are most justly contemned, but he honoureth those that feare the Lord, which the usurers doe not. And therefore being free from the guiltinesse of this sinne, he may the more freely give sentence upon the ungodlinesse thereof, *Iudicet ille de alterius errore* (sayth S. *Ambrose*) *qui non habet in seipso quod condemnet: judicet, qui non agit eadem quæ in alio putaverit punienda.* Let him judge of another mans default, who hath not the same fault to condemne in himselfe: let him judge of another who committeth not the same thing which he deemeth worthy the punishing in another.

usurers vile persons, Ps. 15.

Abros. super, beati immaculati.

Know moreover, that he is a thorough conforma-

ble Member, and Minister of the Church of England. And for the Scope of this Treatise, it is for the information and salvation of thy soule, and his owne soule. Take the treatise, and (a) give prayers, for

(a) *Si quid ex usu tuo reperias, iuva me precibus tuis apud deum; aliam mercedem non desidero. vale.*

Thy fellow member in

Christ Iesus,

IOHN BLAXTON.

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and learned Biſhops, and of the moſt learned, and judiciall Diuines uſed in this Treatiſe.

Biſhop
- 1 *Sands* — Archbiſhop of *Yorke.*
- 2 *Iewell* — ſometimes Biſhop of *Salisbury.*
- 3 *King* — ſometimes Biſhop of *London.*
- 4 *Babington* — ſometimes Biſhop of *Worceſter.*
- 5 *Downam*, the hammer of uſurers, Lord Biſhop of *Derry* in *Ireland.*
- 6 *Lake*, late Lord Biſhop of *Bath* and *Wells.*

Doctor
- *Pie.*
- *Willet.*
- *Sclater.*
- *Taylor.*
- *Smith.*

Doctor
- *Preſton.*
- *Williams.*
- *Web.*
- *Sutton.*
- *Wilſon.*

Mr.
- *Wilkinſon.*
- *Smith.*
- *Wheatly.*
- *Dod.*
- *Bolton.*
- *Perkins.*
- *Adams.*
- *Powel.*
- *Wilſon.*

Mr.
- *Scudder.*
- *Rogers* of *Wethersfield.*
- *Rogers* of *Meſſing.*
- *Rogers* of *Dedham.*
- *Northbrooke.*
- *Philips.*

Mr.
- *Robrough.*
- *Moſſe.*
- *Fenton.*
- *Dyke.*
- *Bayne.*
- *Brinſley.*
- *Silveſter.*
- *Quarles.*
- *Withers.*

The

The *Charitable* happy, the *uſurer* accurſed.

O! *Thrice, thrice happy he, whoſe free deſires*
To charity a holy fervor fires:
Who onely minds Gods glory, by his gift,
And neighbours good without ſiniſter drift;
Famine (familiar unto regues that range)
Shall not come neer his Garner, nor his Grange:
His Fields, with Corne, abundant crop ſhall cover,
His Vines with Grapes, his Hedge with Roſes over;
His Downes with Sheepe, his Dayery-grounds with Neat;
His Mount with Kids, his Moors with Oxen great;
His Groves with Droves (encreaſing night and day;)
His Hils with Heards, his ſmiling Meads with Hay;
His Fens with Foule, his Pils, and Pooles with Fiſh;
His Trees with Fruits, with plenty every Diſh;
Content, and health (the beſt of earthly bliſſe)
Shall evermore remaine with him, and his:
Him, pride or envy never ſhall moleſt,
Or corſive care, foe to repaſt and reſt.
For th' all-ſee Eye ſtill carefully reſpects
The Almner's *houſe, and ever it protects;*
Till finally, when juſtice endeth all,
Sweet mercies voyce him to heav'ns Kingdome call.
But th' uſurer (how-ever here he thrive
In Heards and Hoards) already dead alive,
(No heat of love, no heart to give a mite,
Except to gaine and gather double by't)
Him, in that day (to him a day of woe)
The Holy-one, *the* All-knower *will not know.*
Shame, and confuſion ſhall be-ſpread him over,
Wiſhing the holes to hide, and hils to cover:
Eternall fire ſhall fry his thirſty veines;

Bleſſed are the mercifull. Math. 5.7. Pſal. 37.19.

Phil.4.11,12. 1 Tim. 6.6.

Eſay 58.8,9, 10,11,&c.

Curſed are the uſurers, Pſal.15.5.

Ezek. 18,13.

Iames 2. 13. Revel.6.15,16

Immortall dying in eternall paines.
His eyes so nice to looke on Lazarus *sore*
Shall swim in sulphury teares (tortur'd the more,
To see above in blisse, and glory rife,
Whom ruthlesse here, he would not see, in life)
His eares here deafe unto distressed ones;
Shall there heare horrour of the damned grones:
Nor shall the voyce of mercy him salute,
Who, in effect, to needy moane was mute:
Millions of masses cannot him redeeme,
Nor all Church-treasure ever ransome him,
From all thought-passing pangs of wretchednes;
As, endlesse, easelesse, and remedilesse.

IOSHVA SYLVESTER.

On usurers.

OF all men, us'rers are not least accurst,
They robbe the Spittle, pinch the afflicted worst:
In others griefe they'r most delighted in,
Whilst Givers suffer for the Takers sinne:
O how unjust a trade of life is that,
Which makes the labrers, leane, th' idle, fat?

FRA. QVARLES.

Fœnere qui lucrum facit, est homicida Catoni,
Furti dupla, huius quadrupla mulcta fuit.
Non facit hereaem, privatur honore sepulchri
Qui tennes lucro fœneris auget opes.
Sermo sacer, patres, pius omnis damnat, at una
(Que docet errores) Consuetudo probat.

Iohannes Garbrandus *Oxoniensis.*

To the usurer.

Mors tua, mors Christi, fraus mundi, gloria cæli,
Et dolor inferni, sunt meditanda tibi.

Thy death, the death of Christ, the worlds tentation.
Heavens joy, hels torment, be thy meditation.

THere *be three most notable helpes of a godly life, delivered to us by* David, *in three verses of the* 119 *Psalme*, 57. O Lord, I have determined to keepe thy Word. 58. I have made my supplication in thy presence with my whole heart. 59. I have considered my wayes, and turned my feete unto thy testimonies. *Determination is the first, It is a good thing by setled resolution to conclude with thy selfe that thou wilt live godly. Supplication is the second: except by continuall Prayer thy determination be confirmed, and strengthned by grace from God, thy conclusions which thou takest to day, shall vanish to morrow. Consideration is the third, and it is profitable to reduce thee againe into the way of God, so often as of weakenesse thou*

Three profitable helpes of a godly life.

See Bb. *Cowper* in Rom. 8. 1.

thou wanders from it, contrary to thy first determination. These are three helpes to keepe thy heart in the way of God: so necessary, that if without them thou dost any worke, it is not possible but thou shalt be snared. First therefore determine to forsake thy usury, and to make restitution. Secondly, strengthen this determination by

Psal. 51, 10. *Prayer, say with* David, Create in me a cleane heart,
Psal. 119. 36 O God: and renew a right spirit within me. Encline my heart unto thy Testimonies, and not to covetousnesse. *Thirdly, consider thy former courses when thou wast a thievish usurer, and say with our blessed Sa-*
Math. 16. 26 *viour*, What is a man profited, if he shall gaine the whole world, and lose his owne soule? Or what shall a man give in exchange for his soule? *Say with the holy Apostle* S. *Paul*, They that will be rich fall in-
1 Tim. 6. 9. to temptation, and a snare, and into many foolish lusts, which drowne men in perdition, and destruc-
v. 18. 19. on. Finally, doe good, be rich in good workes, ready to distribute, willing to communicate, laying up in store for thy selfe a good foundation against the time to come, that thou mayst lay hold on eternall
2 Tim. 2. 7. life. *Consider what I say, and the Lord give thee understanding in all things, Farewell.*

Thy Remembrancer, *I. B.*

THE ENGLISH USURER.

CHAP. I.

Of the definition of usury.

THe contract of usury is nothing else but illiberall mutuation, and may thus briefly be defined: usury is mutuation, or lending for gaine. This briefe definition doth fully set forth the true nature of usury, and sufficiently distinguisheth it from all other contracts whatsoever. Bb. *Downam*, in Ps. 15. p. 151 usury defined.

FIrst, I say it is mutuation or lending, which is also presupposed in the Scripture, *Exod.* 22.25. and the same if need were, might be proved by the other relative, which is borrowing; for lending and borrowing are relatives: And if he which taketh up money upon usury, be a borrower; then he that giveth or putteth it forth unto usury, is a lender. *Subiectum usuræ mutuum.*

The contract therefore of usury is a contract of lending: now in the contract of mutuation or lending, divers things concurre, which also belong to the nature of usury. Idem p. 152.

1. That it is of such things as are spent in the use, and consist in quantity, that is to say, in number, weight,

or measure, as Money, and Victuals, Corne, Wine, Oyle, &c, which are particularly mentioned, *Deut.* 23. 19. *Levit.* 25. 37.

2. And therefore is alienation not onely of the use, but also of the property, from which the use (of such things as are spent in the use) cannot be severed.

3. As the property is transferred to the borrower, so the borrower standeth to the hazzard of the thing borrowed.

4. That it is not a perpetuall alienation of that which is lent, but for a time, which time being expired, the borrower is bound to restore the principall.

5. Because the thing borrowed is to be spent in the use, therefore the borrower is bound, not to restore the selfe same particular which he borrowed, but so much in the same kind, or the same valew.

6. It belongeth to the nature of lending, that it be free and liberall. And this is that which followeth in the definition, as the difference to distinguish it from free lending, that it is for gaine.

Usury is for gaine.

By gaine is meant any addition, overplus, or increase, over and above the Principall, whether it be money, or money-worth required not for the indemnity of the Creditour, to save him harmelesse, but for his advantage, to make him a gainer by lending; for that onely is to be esteemed gaine, which is an overplus, clearely gotten above the Principall. And whereas I say it is eyther money, or money-worth, this money-worth reacheth farre, not onely to Goods and Wares, but also to labours and services, and whatsoever else being valuable by money, may lawfully be set or sold for money. And when I say that usury is lending for gaine, it is meant, that in the first act of lending upon usury, or afterwards in the forbearing, whereby that lending is continued, gaine is, if not covenanted for, yet at the least intended. So that where there is a covenant or intent

Idem p. 153. What is to be esteemed gaine.

of

of gaine by loane, whether it be in the first act of lending, or afterwards in the forbearing, it is usury: and contrariwise, where there is neither a covenant nor intent of gaine in lending or forbearing, there is not usury, though there be an overplus, or encrease received over and besides the Principall.

The Hebrew word *Neshek*, is the ordinary name to signifie usury, as *Fœnus* in Latine, or τόκος in Greeke, or usury in English. For the money which is lent upon usury is called *Neshek*, a biter, or which biteth: and the Hebrew phrase, which signifieth to be lent upon usury, is to bite, as appeareth plainely, *Deut.* 23. 19. *Thou shalt not lend upon usury to thy brother money, or meate, or any thing else, Asher Ishak*, which biteth, that is, which is lent upon usury. For whatsoever the Usurer lendeth, it hath teeth, and jawes to eate and consume the substance of other men: his Corne or Victuals which were made to be eaten, doe eate, and his money which was made to be spent, doth waste the substance of others; and therefore Hebrew Writers doe teach, that in the name of usury is encluded an admonition, not to borrow upon usury: for he which taketh money upon usury, taketh as it were a serpent into his bosome.

Idem p. 254. The names of usury.

This is confessed by *Calvin* himselfe, that whereas usurers avoid the name *Neshek*, which signifies biting, as they doe the name usury among us, as being odious, and therefore alledged, that they tooke not *Neshek*, but *Tarbith*, as amongst us they will not be thought to take usury, but consideration, usance, or interest: therefore the Lord forbiddeth as well *Tarbith* as *Neshek*, whereby he condemneth generally *Quamlibet sortis accessionem* (sayth *Calvin*) any addition or increase above the Principall. And upon *Exek* chap. 18. he sayth the Prophet condemneth not only *Neshek*, which signifieth biting, but also *Tarbith*, which he translateth *incrementum*, increase: *hoc est* (sayth he) *quicquid lucri sibi avari homines conciliant ex mutuo*; that is, what-

in Exod. 22. 25 Levit. 25. 36.

God forbids biting usury and increase.

whatsoever gaine covetous men doe get to themselves by loane.

Actuall usury is described by Dr. FENTON, *to be pactum ex mutuo lucrum.*

Lucre for loane upon covenant; or
The covenant of lucre for lending: or
Lending upon covenant for lucre.

Dr. *Fenton* Treatise of usury. p. 15.

So that these three words, *mutuum, pactum, lucrum*, doe define and circumscribe the entire nature of that usury whereof the maine question is made, whether it be lawfull or not?

And to these descriptions of usury, agree those of our most reverend, and judicious Divines: *vide*, Dr. *Willet* upon *Exodus*, p. 509. Dr. *Smith* in *Willet* upon *Leviticus*, p. 625. *Perkins*, Com^t. 8. Mr. *Smith*, 18. Sermon upon usury, Dr. *Pie*, Vsuries Spright conjured, p. 4. *Powels* Positions of usury, p. 4. Bb. *Iewel*, upon 1 *Thes.* p. 113. *Amesius de conscientia*, *lib.* 5. *cap.* 44. Dr. *Wilson* Discourse upon usury, p. 85. Mr. *Mosse*, Arraignement, and conviction of usury, p. 31.

CHAP. 2.

The distinction of usury.

Vsury is eyther Inward & Mentall, or Outward & Actuall.

Mentall usury. Bb. *Downam*, in Ps. 15. p. 168 Rom. 7. 14.

MEntall usury is a lending for gaine without covenant, that is, when the creditor onely intendeth and looketh for gaine by lending and forbearing his money, but doth not indent or covenant with the borrower for gaine. And this may be called, the usury of the heart: for the Law of God being spirituall, doth not onely restraine the hands, and outward

ward man; but also the intent and purpose of the heart: insomuch, that morall actions though in shew good, are to be judged evill, if they proceed from an ill intent, and tend to an ill end: for he that intendeth evill, hath the like evill will with him that worketh evill: and he which by lending onely intendeth his owne gaine, he lendeth for gaine, and therefore, if actuall usury be evill, then the intent and purpose thereof is also evill.

Outward and actuall usury is, when the creditour doth not onely intend certaine gaine by lending, but also covenanteth for a certaine summe to be allowed him at a certaine time or times. This in the Scriptures is called imposing of usury, *Exod.* 22.25. *Thou shalt not impose usury upon him*: Wherefore in actuall usury, a covenant is made for certane gaine, and in that covenant the very forme of actuall usury consisteth: for which cause some doe call such a contract formall usury. And this covenant useth to be confirmed by obligation, eyther verball, as bils, and bonds, or reall, as pawnes, or mortgage: or personall, as suretiship; whereby the creditour is secured for the receit, and the debtor bound for the payment, both of the principall and also of the usury. Idem p. 170.

Let us now see how by this definition usury is distinguished from other contracts, and also other things which may seeme to have some affinity therewith: for of the rest it is needlesse to speake.

It is therefore distinguished 1. From all liberall contracts, as that of donation or free gift, of mutuation, or free lending to spend, of commodation, or free lending to use, because they be free and liberall, but usury is illiberall and for gaine. usury distinguished. 1 From all liberall contracts. Idem p. 157.

2. From all lawfull buying: because in buying there is a perpetuall alienation of money, in Vsury but for a time. 2 From all lawfull buying.

3 From letting to hire.

Idem p. 258.

3. From lawfull Location or letting to hire: which is the rather to be observed, because some imagine, that money and other things which are lent upon usury, may as well be let as other things. But there is a great difference betwixt usury, and the lawfull contract of Location or letting. And first they differ in the subjects.

Usury is in those things which are spent in the use, and consists in quantity, standing in number, weight, and measure.

Location, is of such things as are not spent in the use, neyther stand in number, weight, and measure.

The subject of usury, are such things as have no fruitfull use in themselves, but the gaine which is to be raised by imployment of them, is to be imputed to the industry and skill of the imployer.

The subject of Location have a fruitfull use in themselves naturally.

The use of things lent upon usury cannot be severed, or reckoned apart from the property and dominion, because they are such things as are spent in the use, and therefore if you use them, you spend them.

The fruitfull use of things lent, may be severed and reckoned apart, and is valuable by it selfe, as of Lands, Goods, Houses, &c. which remaine in the use unspent.

In the contract of loane, whether free or upon usury, the lender granteth to the borrower, not onely the use, but also the property of the thing lent, from which the use of that which we lend to be spent in the use, cannot be severed, and hence it is called *mutuum* because by lending it is made, *ex meo tuum*.

In the contract of Location, the letter granteth to him that taketh to hire the use onely of the things retaining the property to himselfe.

Be-

Because that which is the subject of loane, and usury, is spent in the use, and is lent to be spent; therefore the borrower is bound to restore, not the same particular which he borrowed, but so much in quantity or full valew in the same kind, without any imparing, or diminution.

Because that which is the subject of commodity and Location, is lent, and let not to be spent, but onely to be used: therefore he that taketh the same to use, is bound to restore the selfe same particular, which for the most part is impayred and made worse in the use.

As in mutuation, and usury, the property is translated to the borrower, so with the property also the hazzard wholy appertaineth to the borrower: for the very contract of mutuation includeth in it an obligation, binding the borrower, that whatsoever becommeth of this particular which he borroweth, he shall restore the full valew thereof at the day appoynted; in the same kind. And to this purpose the borrower maketh promise, eyther by word or writing, entreth into bonds, and statutes, laying his goods to pawne, or his lands to mortgage, giveth sureties, to assure and secure the creditour for the principall.

As in Location the use is communicated to the Hirer, but the Letter retayneth the property: so the thing, if it shall miscarry without the default of the Hirer: belongeth to the Letter, and not to the Hirer, because it came for his hire, *Exod.* 22.14. And it is a rule in law, to whom the hazzard appertaineth, to him the fruit and profit belongeth.

Where there is a Covenant to beare part of the losse, as well as to reape part of the gaine, and this contract, is neyther usury, nor loane: but a lawfull contract. 4 From the contract of partnership.

Which

5 From adventurers usury.

Idem p. 164, 165.

Which in Latine is called *Nauticum*, or *Maritimum Fœnus*, and is a gaine or allowance made for money, which is transported beyond the Seas, at the perill and hazzard of the Creditour. This is not vnlawfull, provided alwaies, that there be an adventure or hazard in truth, and not in pretence onely; and also that the gaine be proportionable to the hazard.

6 From liberall usury.

Which is a gratuity or free gift, when the borrower finding himselfe much benefited by the lenders curtesie, doth of his owne accord in testimony of his thankefulnesse, freely giue to the lender, who neither intended when he lent, nor expected whiles he forbore any gaine; and much lesse covenanted for it.

7 From recompencing usury.

Bb. *Downam* in Pſ. 15 p. 166.

Dr. *Smith* in *willet* upon Leuit. p. 631.

Powels Poſit. of usury p. 14.

Bb. *Jewel*. 1 Theſſ. p. 235.

From that which is called *usura compensatoria* recompencing usury, which we call interest: which is nothing else but a just recompence which the Debter, having through his default beene the effectuall cause of the Creditours hinderance, doth owe unto him by the law of nature, and that hinderance may be two fold, *Damnum emergens*, losse arising, or *Lucrum cessans*, gaine ceasing: but this ceasing gaine which must come into estimation, must not be uncertaine and doubtfull, but certaine: or at least very probable.

Here are certaine cautions to be remembred.

1. First, that interest be esteemed not according to the gaine or benefit which the borrower hath had by the imployment of the money, but according to the hinderance or losse which the creditour sustained through the borrowers default.

2. Secondly, that Interest is not to be required *nisi post moram*, but onely after delay and default committed by the borrower.

3. Thirdly, that not alwaies after delay it is to be required, but onely then when the creditour hath indeed sustained losse or hinderance by the borrowers delay,

4. Fourthly, that he doe not voluntarily incurre any losse, mea-

meaning to lay the burthen thereof on the borrower, but doe his true endeavour to avoyd it, eyther in whole or in part.

Fiftly, that when he ſuſpe&eth loſſe or hinderance by the debtors delay, he deſcend not into extremities with thoſe who have broken day, not through negligence or unfaythfulneſſe, but through want and neceſſity, which they did not foreſee: and let him remember, that where is no fault, there ovght to be no punniſhment. 5.

Sixtly, that the eſtimation of the intereſt be not referred to the creditours owne arbiterment, but committed to the judgement of ſome other honeſt and diſcreet men: which conditions being obſerued, it is lawfull for the creditour to require an overplus beſides his principall: which overplus notwithſtanding is not uſury. 6.

How uſury diſcovers it ſelfe in ſelling, in buying, in letting, in partnerſhip and exchange, under pretence of the adventurers uſury, under the colour of recompencing uſury, *vide*. Bb. *Downam*, upon the 15 Pſalme, p. 173, 175, 182, 183, 188, 191. Dr. *Fentons* Treatiſe of uſury, p. 21, 22, 23, 24, 25. *Powels* poſitions of uſury, in his Epiſtle Dedicatory, Mr. *Moſſe*, in the Arraignement and Conviction of uſury, p. 62. to p. 68.

Chap. 3.

The Teſtimony of ſixe learned Biſhops of the Church of *England* concerning uſury.

The Teſtimony of Biſhop Sands.

THis biting Worme of uſury, that devowring wolfe hath conſumed many, many it hath pulled upon their knees, and brought to beggery: many ſuch as might have lived in great wealth, and honour Sermon upon 1 Sam. 12. 23, 24 uſury a biting worme, a canker.

not a few. This canker hath corrupted all *England*: we ſhall doe God and our Country true ſervice, by taking away this evill; repreſſe it by Law, elſe the heavy hand of God hangeth over us, and will ſtrike us.

Idem Sermon upon Luke 1. 74 75.

God ſayth, Lend freely, and looke for no gaine: but will the uſurer, whoſe money is his god, remit his Intereſt becauſe of this; becauſe the Lord hath ſo charged him? No, he will not let goe his ten, or twenty, or thirty in the hundred. To him the glory of God, yea and his owne ſoule is vile, nothing is precious but onely his money. What the Prophet ſpeaketh of putting forth money to uſury, he full little regardeth, but feedeth ſtill upon his maſt, and bleſſeth himſelfe when he waxeth fat, not perceiving that God hath already plagued him with a plague of all plagues, the obduration of his heart. And although that God hath given him over into a dull and ſenceleſſe mind, his eares being ſo dammed up that nothing can have enterance to move or touch his hard heart, yet he ſtill bleſſeth himſelfe, and his accurſed ſoule. Thou Vſurer, thou idolater, that doſt glory in thy ſhame, in thy evill gotten gold: doſt thou not know, that thy wealth ſhall melt like ſnow before the Sunne? Thinkeſt thou ſtill to hold it? O foole, this night ſhall they take away thy ſoule, perhaps this inſtant, and then whoſe is all this? After that *Zacheus* fell to the ſervice of Chriſt, and that Chriſt entered into his houſe, he preſently forſooke the ſervice of Mammon, made a large reſtitution of that which he had gained by ſuch unlawfull meanes, and then began to be liberall: and not onely to lend freely, but to give for nothing. He gave the one halfe of all his goods to the poore. If God would at this day worke thus in the heart of one *Zacheus*, a rich uſurer, how many poore might be relieved by ſuch a reſtitution? He might maintaine many a needy man, and ſave his owne ſoule. Well, this one thing wee know, the Word that proceedeth out of Gods mouth againſt uſury, ſhall nor returne in vaine,

Note. Nothing precious to the uſurer but money.

Uſurers have hard hearts,

Their wealth proſpers not.

vaine, if it cannot worke reformation, it will worke confu- 1.55.11.
sion.

Every man is to his neyghbour a debtor, not onely of that which himselfe borroweth, but of whatsoever his neyghbour needeth: a debtor, not onely to pay that hee oweth, but also to lend that hee hath and may conveniently spare: to lend I say according to the rule of CHRIST, *Luke 6. Lend looking for nothing thereby*. So that these ouer-payments, the usury which hath spoyled and eaten vp many, the canker of the Common-wealth, is utterly both forbidden to Man, and abhorred of GOD. To bargaine for Lead, Graine, or Leases, with such as have neyther Lead, Graine, nor Leases to pay, neyther any such matter meant, but onely unlawfull gaine of money, the party to forfeit his obligation, because hee neyther can, nor meaneth such payment, and the lender not content to receive lesse advantage then thirty at the hundred, this is but a patched cloake to cover this vild sinne withall. Whatsoever thou receivest upon condition, or by what meanes soever thou receivest more then was lent, thou art an usurer toward thy brother, and God will be a revenger against thee. Hee whom thou shouldst obey if thou wilt bee saved, doth in expresse words command thee, not to lend thy money for usury. This word of God, man cannot dispence withall, and it shall not returne in vaine; if it cannot be a converting commandement, it shall be a confounding judgment.

Idem Sermon upon Rom. 13 8,9,&c.

Vsury the canker of the Common-wealth.

Note.

Exod.22,25. Levit 25. 27. Deut.23 19.

The reasons of men for usury must give place to the precepts of God against it. What man art thou that wilt be wiser then thy Maker? Hath God condemned it, and darest thou defend it? is it in his judgment injurious, and doth thy judgement thinke in it equall? Hath he seene reason to prohibit it, and dost thou see reason why thou mayst use it? such reasons with the

The reasons of men for usury, must give place to the precept of God against it.

makers and users of them, the Lords justice shall destroy. And yet in truth all Nations, at all times have condemned it, as the very bane and pestilence of a Common-wealth: whereof the old *Romane* both History and practise is an often witnesse. These secret shifts are seene of God, and abhorred, and will be revenged: well mayst thou escape the hands of man by thy coloured delusions, yet canst thou not escape the sharpe and swift judgement of God: who accordingly as he hath threatned, will exclude thee out of his Kingdome, interdict thee his Tabernacle, and hurle thee into Hell: VVhere thy evill gotten money can neyther redeeme nor helpe thee, a just reward for thy uniust usury. Our Apostle requireth that we pay unto every man the thing that we owe, and we are as much debtors to lend freely, as others faythfully to pay the thing which was lent.

The old *Romans* condemned usury.

Note.

Idem Sermon upon Micah. 68 p. 100.

The bowels of compassion are in some men so marualously dryed and closed up, that they turne away their faces from all men, that desire any thing at their hands, though they aske it not of gift, but of loane, unlesse they aske to buy the loane with usury. The Iewes even till this day will not lend upon usury among themselues, but lend freely to their brethren and without gaine. *Iudas* himselfe that sold his Master for money, was not more cruell hearted (I suppose) then these men are, who for money devoure their brethren, their hearts are iron hearts, they have no sparke of pity or compassion left in them, let them not thinke but that one day their gaine shall be their exceeding losse. If *Chrysostome* thought that one evill gotten groat, layd up amongst a chest full of money, would be a canker to fret out and eate up the rest, what shall become then of so much gotten by so unmercifull and ungodly meanes? Where is love, where is mercy, when lending of money is become merchandize? Enough hath beene sayd in this place of this matter, which if it be not amended,

Vsurers worse then Iewes.

Note.

amended, be ye aſſured that the Lord God in his juſt wrath will plague you both in your ſelues, and in your poſterity for it.

2 *Teſtimony* Bb. *Iewell.*

MAny live in uſury, a moſt filthy trade, a trade which God deteſteth, a trade which is the very overthrow of all Chriſtian love: *But their gaine ſhall be to their loſſe, and their money to their deſtruction. He that giveth his money upon uſury, ſhall not dwell in the Tabernacle of the Lord, nor reſt upon his holy Mountaine.* Sermon upon Rom. 13. 12.

Deceive no man by wrongfull dealing, increaſe not thy goods by extortion nor by uſury. *He that giveth his money to uſury, ſhall not enter into the Tabernacle of the Lord. He that taketh uſury of his neyghbour, killeth him without a Sword, the Lord will avenge it.* He will not bleſſe ill gotten goods, they cannot proſper: they will never continue, nor remaine unto the third heire. Treatiſe upon the Sacraments

Vſury is a kind of lending of money, or corne, or oyle, or wine, or of any other thing, wherein upon covenant and bargaine, we receive againe the whole principall which we delivered, and ſomewhat more, for the uſe and occupying of the ſame: as if I lend 100. Pound, and for it covenant to receive 105 Pound, or any other ſumme, greater then was the ſumme which I did lend: this is that which we call uſury: ſuch a kind of bargaining as no good man, or godly man ever uſed. Such a kind of bargaining as all men that ever feared Gods judgements have alwayes abhorred and condemned. It is filthy gaines, and a worke of darkeneſſe, it is a monſter in nature: the overthrow of mighty kingdomes, the deſtruction of flouriſhing States, the decay of wealthy Cities, the plagues of the world, and the miſery of the people: it is theft, it is the murthering of our brethren its the curſe of God, and the curſe of the people. upon 1 Theſ. p. 113. Vſury defined. No good man an uſurer. Note. Vſurers ſay, Lord increaſe our fayth, and then make ſuch a confeſſion of it as Bb. *Iewell* doth in this place.

ple. This is usury. By these signes and tokens you may know it : For whereſoever it raigneth all thoſe miſchiefes enſue.

Idem p. 115. The cauſe of usury.

Whence ſpringeth usury? Soone ſhewed. Even thence whence theft, murther, adultery, the plagues, and deſtruction of the people doe ſpring. All theſe are the workes of the Divell, and the workes of the fleſh. Chriſt telleth the Phariſees, *You are of your father the Divell, and the luſts of your father you will doe.* Even ſo may it truely be ſayd to the Vſurer, Thou art of thy father the Devill, and the luſts of thy father thou wilt doe, and therefore thou haſt pleaſure in his workes. The Divell entered into the heart of *Iudas*, and put in him this greedineſſe, and covetouſneſſe of gaine, for which he was content to ſell his maſter. *Iudas* heart was the ſhop, the Divell was the fore-man to worke in it. They that will be rich, fall into tentation and ſnares, and into many fooliſh and noyſome luſts, which drowne men in perdition and deſtruction. For the deſire of money, is the roote of all evill. And S. *Iohn* ſayth, *Whoſoever committeth ſinne is of the Divell.* 1 *Iob.* 3. 8. Thus we ſee that the Divell is the planter, and the father of uſury.

Iohn. 8. usurers of their father the Divell.

1 Tim. 6. 9. 10.

Idem p. 116. The fruits of usury.

What are the fruits of uſury? *A.* 1. It diſſolueth the knot and fellowſhip of mankind. 2. It hardneth mans heart. 3. It maketh men unnaturall, and bereaveth them of charity, and love to their deareſt friends. 4. It breedeth miſery, and provoketh the wrath of God from Heaven. 5. It conſumeth rich men, it eateth up the poore, it maketh bankrupts, and undoeth many houſe-holders, 6. The poore occupiers are driven to flee, there wives are left alone, their children are hopeleſſe, and driven to beg their Bread, through the unmercifull dealing of the coveteous uſurer.

Idem p. 120. Our fore-fathers abhored usury.

He that is an uſurer, wiſheth that all others may lacke, and come to him, and borrow of him: that all others may loſe, ſo that he may have gaine. Therefore our old forefathers ſo much abhorred this trade, that they thought an

Vſurer

Vsurer unworthy to live in the company of Christian men. They suffered not an usurer to be a witnesse in matters of Law. They suffer him not to make a Testament, and to bestow his goods by Will. When an usurer dyed, they would not suffer him to be buried in places appointed for the buriall of Christians. So highly did they mislike this unmercifull spoyling and deceiving our brethren.

But what speake I of the ancient Fathers of the Church? there was never any Religion, nor Sect, nor State, nor Degree, nor Profession of men, but they have disliked it. Philosophers, Greekes, Latins, Lawyers, Divines, Catholikes, Hereticks; all Tongues, and Nations, have ever thought an usurer as dangerous as a Theefe. The very sense of nature proves it to be so. If the stones could speake, they would say as much. But some will say, all kindes of usury are not forbidden, there may be cases where usury may stand with reason and equity, and herein they say so much as by wit may be devised, to paint out a foule and ugly idoll, and to shadow themselues in manifest and open wickednesse. Whatsoever God sayth, yet this or this kind of usury, say they, which is done in this or this sort, is not forbidden. It profiteth the Common-wealth, it relieveth great numbers, the poore should otherwise perish, none would lend them.

Idem p. 121. All professions of men condemne usury.

Idem p. 124. The usurers obiection.

Answer.

By like good reason, there are some that defend theft and murther, they say, there may be some case, where it is lawfull to kill or to steale: for God willed the *Hebrews* to rob the *Ægyptians*, and *Abraham* to kill his owne sonne *Isaac*. In these cases the robbery and the killing of his son were lawfull. So say they. Even so by the like reason doe some of our Countrey-men maintayne concubines curtizans, and brothel-houses, and stand in defence of open stewes. They are (say they) for the benefit of the Country, they keepe men from more dangerous inconueniences, take them away, it will be worse. Although God say, There shall be no whore of the daughters of *Israel*, neyther shall there be a whore-keeper of the sonnes of *Israel*, yet these

Some pleade for usurers, as Papist, for whores.

men

men ſay all manner of whoredome is not forbidden. In theſe and theſe caſes it is not amiſſe to alow it.

Idem p. 126. God cares not for Vſurers excuſes.

As *Samuel* ſayd to *Saul*, ſo may we ſay to the uſurer; thou haſt deviſed caſes and colours to hide thy ſhame, but what regard hath God to thy caſes? What careth he for thy reaſons? the Lord would have more pleaſure, if when thou heareſt his voyce thou wouldeſt obey him. For what is thy device againſt the counſell, and ordinance of God? What bold preſumption is it for a mortall man to controle the Commandements of immortall God? And to weigh his heavenly wiſedome in the ballance of humane fooliſhneſſe? When God ſayth, thou ſhalt not take uſury, what creature of God art thou which canſt take uſury? When God maketh it unlawfull, what art thou, oh man, that ſayſt, it is lawfull? This is a token of a deſperate mind. It is found true in thee, that *Paul* ſayd, the love of money is the roote of all ill. Thou art ſo given over unto the wicked Mammon, that thou careſt not to doe the will of God.

They are of a deſperate mind.

Idem p. 144.

Thus much I thought expedient to ſpeake of the loathſome and foule Trade of uſury. I know not what fruit will grow thereby, and what it will worke in your hearts. If it pleaſe God, it may doe that good that I wiſh. I have done my duety, I call God for a record unto my ſoule, I have not deceived you. I have ſpoken vnto you the truth. If I bee deceiued in this matter, O God thou haſt deceiued me. Thou ſayſt, *Thou ſhalt take no uſury.* Thou ſayſt, *He that taketh increaſe, ſhall not liue.* What am I, that I ſhould hide the words of my God, or keepe them backe from the hearing of his people? The learned old Fathers have taught us, it is no more lawfull to take uſury of our brother, then it is to kill our brother. They that be of God heare this, and conſider it, and have a care that they diſpleaſe him not. But the wicked that are no whit moved, and care not what God ſayth, but caſt his Word behind them: which have

eyes

eyes and ſee not, and eares yet heare not: becauſe they are filthy they ſhall be filthy ſtill: their greedy deſire ſhall increaſe to their confuſion, and as their money encreaſeth, ſo ſhall they encreaſe the heapes of their ſinnes. Pardon me if I have beene long or vehement, of thoſe that are Vſurers, I aske no pardon. Note.

I heare that there are certaine in this City which wallow wretchedly in this filthineſſe, without repentance, I give them warning in the hearing of you all, and in the preſence of God, that they forſake this cruell and deteſtable ſin. If otherwiſe, they continue therein, I will open their ſhame, and denounce Excommunication againſt them, and publiſh their names in this place, before you all. That you may know them, and abhorre them, as the plagues and monſters of the world: that if they bee paſt all feare of God, they may yet repent and amend for worldly ſhame. Idem p. 145. uſury a cruell and deteſtable ſinne. Bb. *Iewell* threatneth excommunication againſt uſurers.

Tell me thou wretched wight of the world, thou unkind creature which art paſt all ſence and feeling of God, which knoweth the will of God, and doſt the contrary? How dareſt thou come into the Church? It is the Church of that God, which hath ſayd, thou ſhalt take no vſury, and thou knoweſt he hath ſo ſayd. How dareſt thou read or heare the Word of God? It is the Word of that God, which condemneth uſury; and thou knoweſt he doth condemne it. How dareſt thou come into the company of thy brethren? uſury is the plague and deſtruction and undoing of thy brethren. And this thou knoweſt. How dareſt thou looke upon thy Children? Thou makeſt the wrath of God fall downe from heaven upon them. Thy iniquity ſhall bee puniſhed in them to the third and fourth Generation. This thou knoweſt. How dareſt thou looke up into Heaven? Thou haſt no dwelling there: thou ſhalt have no place in the Tabernacle of the Higheſt. This thou knoweſt. Becauſe thou robbeſt the poore, deceiveſt the ſimple, and eateſt up the Widowes uſurers impudent. 1 Becauſe they come to Church. 2. Becauſe they read Gods Word. 3. Becauſe they come into the company of good men. They cauſe Gods wrath to fall upon their children.

Houses: therefore shall thy Children be naked, and beg their bread: therefore shalt thou and thy riches perish together.

The 3 Testimony Bb. *King.*

upon Ionas, p. 90.

HOw long will the usurer and oppressor of others whose jawes are as knives, and whose teeth be of iron, sleepe in his bed of mischiefe, as the Psalmist called it, and in the contemplation and solace of his ill gotten goods?

Idem p: 444. Lecture, 32.

How long have we cryed against oppressions, and smitten the oppressours with the rod of Gods vengeance, as *Moses* smote the Rocke? And yet what one drop of remorce have we ever wrung from their stony hearts? How long have we clapt our hands at the shamelesse usury of this place? If usury be too stiffe to be moved, yet we must free our soules, and if it were possible, we would also free them that are wrapt in their snares. If they little esteeme the warning of the fifteene *Psalme*, that give their money upon usury, let them at least take heed that receive it. Let them not try to beare an Oxe upon their shoulders, when they are unable to beare a Goate. That is, if poverty be burthen enough unto them, let them not adde the burthen of usury. They aske what they shall doe? Dost thou aske? Saith *Plutarke*, Thou hast a tongue, begge. Thou hast hands, worke. Thou hast feete, walke. Thou hast a heart, thinke.

Ministers must preach against usury.

Plutarch *de usura.* *Nihil tam molestum quam redere.*

Naviga, renaviga, sale forward and backeward, take any paines, rather then to fall into the mercy of an usurer. There is nothing so bitter as to restore.

Idem p. 504. Lecture 37.

I would our usurers would marke this, that of all those grievous offences whereof *Nineveh* had laboured a long time, the rest are held a sleepe, and their names spared, as not worthy in comparison to come in

speech

speech with their farre superiour iniquity: onely the wickednesse of their hands, which is not least in biting the poore, is remembred and reported in speciall words. Spake I of usurers? There are none; neyther is there a Sunne in the Sky. For mine owne part, I know them not. For they have taken neyther Horse nor Bullocke of me. But for my brethrens sake both in the City and Country, I wish that their Bils and Bonds were all heaped together in the Market place, and set on fire, as they were sometimes at *Athens*, that we might all joy and say, as *Alcibiades* then did, we never saw a clearer fire. But because we cannot ease our hearts so soone of them, nor by such meanes, I will tell them for their owne comforts what they shall trust to amongst other things: that although they labour in the fire to get riches, yet the time shall come, when there shall nothing remaine unto them but this, that they shall be able to know and recount with themselves, how many debters they have quite undone: As for their treasures of iniquity, let them plainely understand that they put them into a bottomlesse bag which could hold nothing. Ill gotten goods never descend to the third heire; perhaps, not to the second, nor first, nor to benefit himselfe, who thinketh he hath most handfast. *She gathered it of the hire of an harlot, and it shall returne to the wages of an harlot.* They gathered their wealth by usury, and usury or somewhat else shall consume it. *Gnipho* the usurer, as *Lucian* reporteth, lieth in Hell, bemoaning his hard estate, that *Rodocares* an incestuous spend-thrift should waste his goods: so may these, but I leave their judgment to God, to whom it belongeth. For vengeance is his and he will repay it. Yet dare I give sentence against it, as farre as the ancient *Romanes* lawes did: wherein because a thiefe was bound to make restitution of double, the usurer of foure-fold. Their meaning is plaine enough, that they esteemed usury a double theft, and that at the least

Namq; meos nec æquos mihi nec rapuere iuvencos Plutar. *de vitando ære alieno.*

Nunquam vidi ignem puriorem.

De malè quæsitis, &c.

Micah 1. usurers goods shall not prosper.

usury double theft.

Note. usurers not to salute Christians.

least is my judgment. And therefore as *Alexander Severus* made an Act, that none should salute the Emperour, who knew himselfe to be a thiefe, so let our usurers, take themselves warned and discharged (so long as their hearts accuse them of their double and treble theft) from saluting Christians, and much more from eating, drinking, conversing, most of all from praying, fasting, communicating with Christians.

The 4. Testimony Bishop Lakes.

In his workes, vol. p. 343.

THis is no small difference betweene God and the divell. The divell in shew, biddeth us, love our selves, doe all for our selves, and we are so simple as to beleeve him and thinke that we doe so; whereas the event proves that we doe all for him, and to our owne ruine: for he is the plaine image of usurers, who live by the sweate of other mens browes, and cunningly grow rich by undoing others, with a seeming reliefe.

The divell the image of usurers.

Idem upon Ps. 50. 21. God will reprove usurers.

God himselfe sayth it in the close of this Psalme, *Heare this all ye that forget God.* Iewes, Gentiles, whatsoever you be, if you be adulterers, drunkards, usurers, blasphemers, any way wicked livers, *Consider this* (sayth God) *least I suddenly take you away, and there be none to helpe you.* For if we be guilty of such sinnes, and encourage our selves in them by base conceits of God, God will not faile to reprove us, and marshall such wickednesse before us, to convict us thereof, and confound us therewith.

Idem Sermon upon Iohn 2. 16 usurers fill the Land with poore.

While the Gentleman depopulates the Country, and the usurer and victuler are become the chiefe Tradesmen of Incorporations, what wonder if contrary to Gods Law, and the Kings, the whole Land be filled with miserable poore.

The

The 5. Teſtimony, Biſhop Downam.

This moſt reverend and learned Biſhop, proves uſury to be unlawfull, by divers arguments.

1 *Argument.*

Whatſoever perverteth and overturneth an act of vertue, eſpecially ſuch a neceſſary act to humane ſocieties, that is to ſay, free lending: it is not onely a vice, but a deteſtable vice. *Propoſition.* upon Pſ. 13. p. 250.

But uſury perverteth and depraveth this neceſſary act of liberality and charity, (free lending:) turning it into an act of ſelfe-love, covetouſneſſe and cruelty. *Aſſumpt.*

Therefore uſury is not onely a vice, but a deteſtable vice. *Concl.*

The Propoſition is proved, becauſe nothing is oppoſite to vertue but vice. As for free lending, it is a commendable act of liberality, and a neceſſary duty of charity.

The aſſumption is cleare and manifeſt. For whereas by the ordinance of God, and by the Law of nature, lending is free and charitable, intending the good of the borrower, and not of the lender; uſury hath made it illiberall and uncharitable, intending the lenders profit chiefly, if not onely, and ſeeking, yea covenanting for the lenders gaine as well out of the loſſe of the borrower, as out of his gaine. The property of charity is not to ſeeke her owne, but the good of others, and whereas other vertues ſerve for the good of the ſubject wherein they are, the acts of charity and liberality are referred to the good of others: lending therefore being an act of liberality and charity, ought to reſpect the good of the borrower, if not onely, yet chiefly; but lending by uſury is made an act of ſelfe-love, wherein the good of the borrower is ſought eyther not at all, or but in a ſecondary reſpect, as it ſerveth to further the lenders gaine. For indeed the lender by uſury covenanteth abſolutely for gaine, which happeth ſometimes out of the borrowers loſſe, and ſometimes

Note, uſurers covenant abſolutely for gaine.

also out of his gaine which the usurer will pretend to seeke and respect, but the truth is, he will never looke after his neighbours profit, unlesse therein he may be sure to find his owne gaine.

Lending proceedeth from 3 Fountaines,

The usurers lending therefore is an act of selfelove, and it is also an act of covetousnesse. For whereas lending proceedeth from one of these 3 Fountaines, either from Christian charity, or from civill love and humanity, or from covetousnesse: he is sayd to lend in Christian charity, who lendeth for the Lords sake to his needy neighbour, looking for nothing againe: in civill charity or curtesie, who lendeth to pleasure his friend, looking for his owne againe: in covetousnesse who lookes for more then his owne. For indeed what is πλεονεξια, that is covetousnesse, but an unlawfull desire of having more.

2 *Argument.*

Idem p. 310.

Vsury cannot be practised with a good conscience, because it cannot be done in fayth, that is to say, in a sound perswasion out of the Word of God, that it is lawfull: and

Rom. 14. 23.

whatsoever is not of fayth is sinne.

3 *Argument.*

Phil. 4. 8, Rom, 12. 17. 1 Thes. 5. 22.

That which is not honest and of good report, is not to be practised. For the Scripture teacheth us, that we should doe such things as are honest, and of good report, providing for honest things, not onely before God, but also before men, abstaining from all shewes of evill.

Improbantur ij quæstus qui in odia hominum incurrunt ut fœneratorum De Off. lib. 1.

But usury is a very odious thing, and of ill report: the very heathen by the light of nature detested it. *Tully* saith, such things are to be misliked which are odious, as namely that of usurers. *Columella* sayth, that usury is odious even to those whom it seemed to helpe. *Aristotle* sayth it is hated most worthily, &c. As for Christians, usury in ancient time was so odious among them, that if any were but suspected to be an usurer, his house was counted the house of the divell, no neighbour would fetch fire at his house, or have any thing to doe with him, children would

poynt

poynt at him in the ſtreets; yea, by the lawes of Chriſtians they are diffamed perſons. The Scriptures cenſure uſury as an abomination; that is, as a ſinne to be abhorred. and Pſ. 109.11. the holy Ghoſt uſeth this interpretation againſt the wicked: Let the exactour (meaning thereby the uſurer, as all tranſlations, almoſt, beſides ſome Engliſh doe read) enſnare all that he hath Whereby it may be gathered, both that to be an uſurer is an odious thing, and that it is a curſe to fall into his ſnare.

vid. Cent. 13. Cap. 4. The uſurers houſe called the houſe of the divell.

Seeing therefore uſury is, and alwaies hath beene a thing ſo odious and of ſo bad report, no Chriſtian can practiſe it with a good conſcience.

The uſurer denies the concluſion.

The uſurer ſins againſt God, his neighbour, and himſelfe.

Levit. 25,36. Neh. 5.9.

Firſt againſt God, by impiety and ungodlineſſe. For the uſurer wants the feare of God.

2 Hee diſobeyeth the Commandements of God, ſtraightly commanding free loane, and ſharpely forbidding uſury, and contemneth the threatnings of God denounced againſt the ſame.

Idem p. 270.

3 He ſinnes by infidelity, in not beleeving the gracious promiſes of God made to thoſe who lend freely; for as *Chryſoſt.* hath well ſayd τόκος ἀπιστίας ἔκγονος uſury is the offſpring of infidelity.

uſurers infidels.

4 By diffidence, ending commonly in prophaneſſe. For the Lord would have our fayth concerning ſpirituall bleſſings in heavenly things, to be excerciſed and confirmed by our affiance repoſed in his goodneſſe for temporall bleſſings in earthly things, as may be gathered by the order of the fourth and fift Petitions of the Lords Prayer. But the uſurers whole endeavour is to ſettle himſelfe, and his eſtate as it were out of the Gun-ſhot of Gods providence: he will not deale by Husbandry, or traffique, becauſe of the hazards whereunto eyther of both is ſubject: that is to ſay, becauſe of his diffidence in God, to whoſe providence he dare not truſt his goods: and therefore he will make ſure worke for himſelfe, that

Page 271.

The uſurers dare not truſt to Gods providence.

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Note. he ſhall not need to ſtand to Gods curteſie. The practiſe of uſury ſhall be as a Tower of *Babel* unto him, that whether God doe bleſſe the traffique of men, or not, or whether it goe well or ill with Husbandry, he will be ſure both of his Principall and of his gaine. All is one to him, whether the Merchants gaine or looſe, ſinke or ſwim, whether there be Famine, or plenty, faire weather or foule, he feareth no ſlouds. In a word, his chiefe endeavour is, that in reſpect of worldly things he may have nothing to doe with God; and ſo at length of a faythleſſe man he becommeth alſo prophane, having forgotten God, as for this ſinne, the Lord chargeth *Ieruſalem*, neyther is God, I meane the true God in all his thoughts, for his god *Mammon* doth wholy poſſeſſe his heart.

Ezek. 22.12.

uſurers idolaters.

The uſurer ſinneth by idolatry. For ſeeing the roote of uſury is covetouſneſſe, (which is the roote of all evill) it cannot be denied; but that every uſurer is covetous; and every covetous man is an idolater, *Eph*, 5.5. And a ſervant of *Mammon*, *Math*. 6. 24, And therefore no true Servant of the Lord, now you muſt remember, that for covetous perſons and idolaters, there is no inheritance in heaven.

Idem p. 232. The uſurer is both unjuſt & uncharitable.

Secondly, the uſurer ſinneth againſt his neighbour for whereas there are two duties eſpecially to be practiſed towards our neighbour, that is to ſay, Iuſtice and Charity: Iuſtice, to give every man his owne, and Charity, not to ſeeke our owne but other mens profit. Iuſtice, to doe no wrong; Charity, to doe good to all; uſury offendeth againſt both, as being both unjuſt and uncharitable. Which copulation is duely to be marked. For whereas ſome alledge, that uſury is not againſt Charity, when neither the lender nor borrower is hurt thereby, it ſhall hereby appeare, that if at any time it may ſeeme not to be oppoſed to Charity as an hurtfull thing, yet it is alwaies oppoſed as an unjuſt and unequall thing. For firſt, the

Note.

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generall Law both of Iuſtice and Charity is this, as you would that men ſhould doe to you, ſo doe you to them likewiſe. But when you have need to borrow, you would that men ſhould lend you freely, and not impoſe uſury upon you: therefore in like caſe, when others would borrow of you in their neceſſity, you ought to lend them freely, and not impoſe uſury upon them. See the anſwer to obiect. 2

Thirdly, the uſurer ſinneth againſt himſelfe by deſperate folly. For as every notorious Malefactor may truly be ſaid to caſt away himſelfe, and is guilty of ſelfe-murther, as it is ſayd of *Korah* and his complices, *Num.* 16. 38. ſo the uſurer likewiſe pulleth upon himſelfe the fearefull judgments of God, and is guilty of his owne overthrow. For the Lord hath threatned not onely the tranſlation of their goods from them in this world, *Pro.* 28. 8. but alſo as touching the world to come, that they ſhall not dwell in the Mountaine of Gods holines (as may be gathered out of the 15 Pſalme) but that they ſhall die the death, meaning thereby, the death of the ſoule. And that you may know to whom the cauſe of the uſurers damnation is to be imputed, it is added, and his blood ſhall be upon him. And that is it which *Leo* ſaith, *Fœnus pecuniæ, furius eſt animæ*, the gaine of uſury is the grave of the ſoule. Idem p. 272. The uſurer ſinneth againſt himſelfe. Ezek. 18, 13.

The 6. Teſtimony, Biſhop Babington.

THere be great flies, and thoſe be great men, that tyrannouſly rule, not ſhearing, but ſhaving to the very skin, if they take not skin and all. And there be leſſer flies, and thoſe be uſurers, and other biting binders, who with their *Noverint univerſi*, make an univerſall ruine of many a mans eſtate, and doe fetch him in ſtill with, the condition of this Obligation, that in the end his condition is woefull, and his heart breaketh with the bitter griefe of, be it knowne to all men. Surely theſe are curſed flies indeed, the ſuckers of our ſap, the bibbers of our blood, the pinchers of our hearts, and the ſtingers and wringers of our very ſoules. upon Exod. ch. 8 p. 203. uſurers be curſed flies

soules. The *Ægyptian* flies was nothing like unto them, but yet you see was a great plague of God sent to punish the sinnes of men. But let them remember that these flies of *Ægypt* had but a time, God sent them in wrath, and tooke them away in mercy. Some *Moses* or other shall stand up, and the Lord shall send a strong West wind, to take these canker-wormes away, and cast them into the red Sea, that in our coast they may torment no longer. *Amen.*

Idem upon the Commandements, p. 69, 70.

If a man (saith the Law) borrow any thing of his neighbour, and it be hurt or else die, the owner of it, not being by, he shall surely make it good. If it be an hired thing he shall not make it good, for it came for his hire. In which law, if we well weigh it, we may first see, that if we have that thing which our neighbour would borrow, and we be able, without our hurt, well to spare it him, we are bound to doe it, or else we sinne against this Law of God, and we even steale from our brother, that which in right is his. For God would not ever have made a law for recompence of the lender, if his thing lent receive any harme, unlesse it had beene a necessary duty of love to lend when we may: therefore this narrownesse of heart, and unkind disposition, to grudge unto any that good which by lending we can possibly doe him, it is hatefull in the eyes of God, and a plaine breach of this Commandement.

It is a necessary duty of love, to lend when we may.

Secondly, in this Law, (as one hath very well noted) we may see the great light given to that hard controversie concerning usury of money. For marke I pray you, how he sayth in plaine termes, that if the thing were hired, and though it perished in the use, yet should it not be made good by him which hired it, for it came for his hire. The money which usurers give out, is hired as you know. Therefore if it were a thing that might be hired, you see the sentence of God, though it perished.

Secondly, marke againe how the Lord sayth, though a man lend of meere love freely without any hire, yet shall his recompence be nothing more, then good will againe,

unlesse

unlesse it die, or be hurt which he lendeth. Now money neyther dyeth, neyther commonly is any wit hurt, but returneth every way as good as it came.

Thirdly, consider how the Law will have an apparent hurt of the thing lent, or else it alloweth no recompence, but usurers will have consideration for likely losse: for, say they, If I had had my money, possibly I could have gained thus much with it: yet are they not sure they could have done it, for God could have crossed their expectation, and being not sure that they could have gained, it is not apparent that they have beene hindred: but this Law of God provideth in equity onely for apparent harme, and therefore nothing for them.

Usurers have consideration for likely losse.

Fourthly, the equity of this Law is onely this, that good will be no loser, and therefore provision is made for recompence, if the thing lent received hurt. But usurers will have their good will, as they call it, certaine, and an excessive gainer.

They will have certaine gaine.

Fiftly, in this Law of God, the borrower is respected, that he should have helpe of his neyghbour, and not pay for it, unlesse he hurt the thing which he borrowed, but usury regardeth wholy the lender. Wherefore it seemeth that if this Law of God had ever any equity, this usury of money had ever plaine iniury, and that this kind of lending is voyd of love, and therefore apparantly a breach of this Commandement.

Vsury regardeth wholy the lender.

usury plaine iniury, voyd of love.

Chap. 4.

The judgement of our most Learned and Orthodoxal Divines concerning usury.

The first testimony, Doctor Willet.

BEfore the severall poynts belonging to this question can be discussed, first we must see what usury is 1, *Plus ex*

upon Exodus p 509.

usury defined.

ex mutuo velle, quàm mutuatum sit iniquum est, to desire more by lending, then was lent is wicked. *Caietan.* 2. *Vsura est lucrum quod accipitur, solius mutuationis causa.* Vsury is a gaine, which is taken onely for lending. *Vrsinus. Quicquid lucri præter sortem dabatur*, what gaine soever was given beside the principall: wherevpon it is called in the Hebrew *Tarbith*, that is encrease of the multiplying. *Calvin.* 3. After the same manner was usury defined in former times; as *Carthag.* 3 *c* 16. *Nullus clericorum amplius accipiat quam cui quam accomodavit*, that none of the Clergy should receive more then he hath lent. *Augustine* thus describeth an usurer, *Si plus quam dedisti, expectas accipere, fœneratores*, if thou looke to receive more then thou hast given, thou art an usurer.

That this kind of usury is utterly unlawfull, and not to be practised by Christians, it shall appeare by these reasons.

usury condemned.

unlawfull to the Iews.

First, the Hebrews were forbidden to take any usury at all of their brethren; of the Gentiles they might: but now *diruta est maceries*, the wall of partition is taken away, there is neyther Iew nor Gentile, but all are one in Christ. *Calvin.*

Of it selfe hurtfull.

Secondly, *Vsura ex suo genere nociva est*, usury even of it selfe is hurtfull, because it is called *Neshek*, biting, *Caietan.* and the law of nature teacheth: that we should not doe that to another, which we would not have offered to our selves.

Detestable among the Heathen.

Thirdly, usury was detestable among the Heathen, much more odious ought to be among Christians, as *Cato* being asked what it was to play the usurer, answered, *Idem quod occidere*; all one, as to kill: and further he sayd, that in former time, they used to punish a thiefe but in two-fold, an usurer in foure-fold: *Calvin.*

Against the first institution of money.

Fourthly, usury is against the first institution of money, *Pecunia inventa est, &c.* Money was invented, and found out, that thereby things necessary for the maintenance of this life might be provided: but now it is perverted

ted and abuſed to covetouſneſſe, that money may encreaſe money.

Fiftly, the Scripture abſolutely condemneth uſury, *Pſ.*15.5. *Ezek.*18.17. And *Chryſoſtome* ſayth, *Vſurarius ſuper omnes mercatores maledictus*, The uſurer is accurſed beyond all Merchants and trading men. And he further uſeth this compariſon, like as when one ſifteth Wheate or any other graine in a ſieve, all the graine by little and little ſlippeth thorow, and ſo, *Solum ſtercus remanet in cribo*, onely the ſoile and durt remaineth in the ſieve: ſo of all the ſubſtance and ill gotten goods of uſurers, *Nihil remanet præter peccatum*, nothing remaineth beſides ſinne, &c.

uſury againſt Scripture.
Hom.38. ſup. Math.
uſurers be curſed.
An excellent compariſon.

Obiect. If it be obiected, that God permitted the Hebrews to take uſury of the Gentiles, therefore it was not ſimply unlawfull; to this it may be anſwered, that they were thoſe ſeven Nations of the *Canaanites*, of whom they might take uſury, which Nations they were commanded to deſtroy: and ſo by this meanes they might weaken their eſtate, and empoveriſh them: whereupon *Ambroſe* inferreth, *Ab hoc uſuram exige, quem non ſit crimen occidere.* Exact uſury of him, whom it is not unlawfull to kill.

Anſw.

Obiect. But Dr. *Willet* hath certaine conſiderations, which make the receiving of ſome gaine by the loane of money, not unlawfull. p.511,512.

Anſw. Obſerve his conſiderations diligently, and thou wilt utterly diſlike thy uſurious practiſes.

First, if thou lend thy money upon uſury, thou muſt not be ſuch a one as maketh it thy trade to live by letting of money.

Secondly, thou muſt not lend money upon uſury to thoſe of the poorer ſort: for to ſuch it is ſimply forbidden to lend upon uſury, *Exo.*22.25. and that which he allowes, is properly no uſury, (as he ſaith:) but rather a gratuity, that he which hath gained by anothers money, ſhould, to ſhew his thankfull mind, make him, which was the occaſion

thereof, a reaſonable pertaker of his gaine, *Gratitudo animæ lege naturali mandatur*: this gratitude, and thankfulnes of mind is commanded even by the law of nature.

Thirdly, the intereſt which thou receiveſt muſt be moderate, not exceſſive.

Fourthly, this conſideration which thou receiveſt for the loane of money, muſt not be *ex pacto*, it muſt not be agreed upon by any certaine compact or covenant: as the words here are, *lo teſimun, non imponetis ei*: you ſhall not impoſe or lay upon him uſury. It is not lawfull to covenant with a man certainely to pay ſo much; he may looſe by uſing the money, he may be in hazzard alſo of the principall; for the lender then to receive a certaine gaine, where the borrower is a certaine looſer were not juſt. Such indifferency muſt be uſed, as that the borrower be contented, as to be made pertaker of the gaine, that commeth by his money, ſo alſo proportionably to beare part of the loſſe.

Note.

What ſay you to theſe uſurers.

The 2. Teſtimony, Dr. Smith.

THis is the full definition of uſury, *Quando aliquis accedit uſus rei gratiâ interpoſitâ pactione*: Whenas any thing commeth for the uſe of money above the principall; by way of contract, or compact. for ſo it is ſayd in the law, *lo teſimun, non impones*, Thou ſhalt not put upon him uſury.

In *Willet* upon *Levit.* p. 625, uſury defined.

That opinion which condemneth all uſury, is grounded upon evident teſtimonies of Scripture, *Pſ.* 15.5. *Pro.* 28.8. *Ezek.* 18.13.17. & 22.12. and theſe places have ſomewhat in them more generall, then to be reſtrained to the poore: as that in *Ezek.* 22.12. *In thee have they taken gifts to ſhed blood, in thee have they taken uſury and encreaſe, and thou haſt greedily gained of thy neighbour by extortion*: Theſe kinds of oppreſſion may be committed as well againſt the rich as poore, though more againſt theſe then the other.

uſury condemned, 2 Scripture.

The

The second Argument against usury, is from the decrees, of councels, and testimonies of Fathers, which generally forbid all usury, *vide locum.* 2 *Argu.*

It is answered to these, and the like testimonies, that the Fathers speake against cruell and unconscionable usury: *Quæ omnibus seculis plus satis obtinuit*, which prevailed too much in every age. *Obiect.* Idem P. 627.

But surely they condemne all usury whatsoever: as *Augustine* sayth, *Si plus quam dedisti expectas accipere, fenerator es*; if thou expect to receive more then thou gavest, thou art an usurer. And *Bernard* sayth, *quid est usura? venenum patrimonij; quid est usura legalis? latro prædicens quid intendit*, what is usury? the poyson of ones potrimony; what is legall usury? a thiefe foreshewing what he intendeth; *inter præcept. familar.* *Answ.* in Ps. 36. con. 3

The third generall Arguments against usury is, from naturall reason; as *Aristotle* thus reasoneth against it. 3 *Argu.*

First, from the unprofitablenesse of it; for he that is rich in money, may oftentimes want necessary food. πολλάκις ἄπορίεται τῶν ἀναγκαίας τροφῆς Polit. 1. c 9.

Secondly, from the infiniteneſſe of the desire of money; all men that are desirous of money, doe encrease it infinitely, whereas every laudable act, hath a certaine and determinate end. πάντες εἰς ἄπειρον αὐξοῦσιν ibid.

Thirdly, they pervert the end for the which money was appointed, which was for commutation, and to be a meane to the end: but they make money it selfe the end.

Fourthly, the manner of the gaine sheweth it to be unnaturall; for it is according to nature to reape profit from the fruits of the earth, or from Catell; but it is against nature to reape gaine from men, from one another; and when as money begetteth money; whereof usury hath the name τόκος, of begetting.

To these reasons some answer, That although money be barren of it selfe, yet by money one may purchase grounds which will bring him fruit; but still the argument is good for originally this encrease commeth out of money by *Obiect.* *Answ.*

mans

mans industry: and so by two things not apt to bring fruit, gaine is had: by men and money: and besides this answer serves not, but onely for profitable usury, but where one taketh up money to supply his want, and necessity, there ariseth no such fruit.

The 3. Testimony Dr. Williams.

The true Church, p 438 usurers unjust against all law.

THat you may perceive and understand, how odious and how detestable this biting theft is, I beseech you to consider. First, how unjust he is, especially in these two things: 1 In selling that which he oweth unto the poore, for the law of nature tels thee, that he which hath, should lend and helpe him which hath not, as we see the floud, finding the emptinesse of a poole, will not passe untill it fils it; the law of *Moses* bids the same thing: and the law of grace confirmes it, saying, *Doe good, and lend, hoping for nothing againe*: and yet the covetous man sels that which God commands him to give; and he lets that for use, which the Lord enjoyneth him to lend for love.

1 Of nature.

2 Of *Moses*. Luke 6.35.

3 Of grace.

Gen. 3.19. The usurer eateth what he never laboured for.

1 In eating that which he neuer laboured for: for the Lord sayd. *In the sweat of thy face thou shalt eate thy Bread*: but the usurer eateth the labour of other men, and for the use of his money he useth to get Vineyards which he planted not, Houses that he builded not, and many other things that he never laboured for.

2 He is most cruell,

Secondly, how cruell he is; because he eateth and drinketh that with joy and laughter, which the poore man hath gotten with griefe and teares.

3 He is the worst of all Theeves.

Thirdly, how for his theft he transcends all other kind of Theeves whatsoever: for as there is not a more effectuall plague to hurt a man then a familiar enemy; so the usurers, being domesticall foes, they doe impoverish and disinherit more men then any other Theeves can doe; because other Theeves steale secretly and in the night time, but the usurers follow their trade manifestly,

ly, though cunningly, day and night: and therefore, when the *Romans* enjoyned other Theeves to make double reſtitution for their theft, they compelled the uſurers to reſtore foure-fold for their tranſgreſſion.

Fourthly, how fearefull is the puniſhment of ſuch theft; The puniſhment of uſurers. becauſe, as they have ſpoiled others, ſo they ſhall be ſpoyled themſelues; and their ſpoyle will be the greater: becauſe that as the Dogge, ſnatching the Bread out of the Childrens hands, ſnatcheth the hand withall; ſo uſurers, 1 In this world ſeeking the wealth of the poore, are thereby become the utter ruine of the poore, and therefore their wealth Idem p. 439. ſhall be ſoone taken from them.

2 As they have puniſhed the poore on Earth more then 2 In Hell. many others, ſo their puniſhment in Hell ſhall be greater then moſt ſinners.

And in this there infernall puniſhment, it is obſerued How the uſurers and their Children doe curſe one another everlaſtingly in Hell that the uſurers and their children ſhall perpetually curſe each other the father ſaying, curſed art thou, O ſonne, becauſe that for thy ſake I am tormented in this flame; for I became an uſurer, leſt I ſhould leaue thee a begger; I gathered wealth, that thou ſhouldeſt not be poore, and I was contented to be poore in grace, that thou mighteſt be rich in goods; and therefore I am now poore in all things, but in torments. And the ſonne; on the other ſide, ſaying unto his father, nay, rather curſed art thou, O father, *Quia niſi malè congregaſſes mihi divitias, non malè congregatas conſeruaſſem*, becauſe thou gathereſt thy wealth with iniquity, and lefteſt them unto me with a curſe, which hath conſumed them and deſtroyed my ſoule.

That Seraphicall Doctor *Antoninus*, Arch-biſhop of *Florence*, after he had heard the confeſſion of a wretched uſurer, gave him no other abſolution than, *Deus miſereatur tui, ſi vult, et condonet tibi peccata tua, quod non credo; et perducat te in vitam æternam, quod eſt impoſſibile*: God be mercifull unto thee, if he pleaſe, and forgive thee thy ſinnes, which I doe not beleeve, The forme of an abſolution which Antoninus uſed to an uſurer.

and bring thee to eternall life, which is unpossible: that is, *Rebus sic stantibus*, if God doth not wonderfully worke a strange conversion in his heart, and the Lord himselfe threatneth, that he which robbeth or giveth to usury, and receivest the encrease into his bags, he shall die the death, and his blood shall be upon him.

The 4. Testimony Dr. Sutton.

Lectures upon Rom, 11. p. 296 usurers excuse their sinnes, p. 476.

THere is no sinne, be it never so prodigious and foule but his master hath some plea for it, and some reason to uphold it. Some have Scripture, as covetousnesse hath 1 *Tim.* 5. 8. usury hath, *Deut.* 23. 20. *Vnto a Stranger thou mayst lend thy money upon usury, though not to thy brother.*

Many perswade themselves that they have lawfull callings when they have none; such as live by usury, carding, dicing, playing, these have neyther the Author, God, nor the end, the common good.

Idem p. 477. usurers have no lawfull calling.

No Calling is lawfull, when the action pleaseth not God, as 1 *Cor.* 10. 31. By this I hope some will learne at last to give over their Calling, whereby they bring not honour, but dishonour unto God: those that live upon usury, by Dicing-houses, by penning and acting of Playes, let them all remember this, mine heart trembles to thinke, what calling these men have, my soule wonders how they glorifie God in them, I marvaile how these make for a publique good: How God is honoured, a Kingdome bettered, the common good promoted by them, I know not, I beleeve not.

The 5. Testimony, Mr. Wilkinson.

Debt-booke, p. 61, 62. All usury forbidden. usurers doe not as they would be done unto.

LEt those who plead this cause consider, that God dispenceth with no usury, when *Neshek* the biting: and *Tarbith*, which they call toothlesse usury are both condemned. *Ezek.* 18. 8. 13. That the lender for eight or five in the hundred, deales not as he would be dealt with-

withall, for he himselfe would neyther give eight, nor five, nor two, if he could borrow freely: and the rule of love is, to doe to all men as we would they should do to us, *Mat.* 7. 12. Let them consider how usury is cried downe, among other oppressions *Neh.*5. & *Ps.*15.5. How it is condemned by the Councell of *Nice* in Clergy-men, as a matter of filthy lucre, (if filthy lucre in Ministers, then no righteous dealing in others.) how it hath beene the utter ruine of many thousands in our Nation, how in the Church of *Rome* at this day, all usurers are excommunicated monthly: how no man of note in all antiquity (*Iewes* and *Manichees* excepted) none I say of honesty and learning, for fifteene hundred yeeres after Christ hath even undertaken the defence thereof: wherefore as *Ioash* sometimes sayd to the men of *Hophra*, when they stood for *Baal* against *Gideon*, Will you contend for *Baal*? let him plead his owne cause: so say I to the patrons of usury: will you contend for Mammon? let him plead his owne cause.

Vsury the ruine of thousands.

No honest learned men defended usury for fifteene hundred yeeres after Christ.

The 6. Testimony, Mr. *Smith.*

VSury is unlawfull, for:

First, it is against the Law of charity, because charity, biddeth us to give every man his owne, and to require no more then our owne: but usury requireth more then her owne. and gives not to other their owne Charity rejoyceth to communicate her goods to other, and usury rejoyceth to gather other mens goods to her selfe.

Vsury is against charity. Sermon usury.

Seeondly, it is against the Law of nations, for every nation hath some Law against usury, and some restraint against Vsurers.

Against the law of nations,

Thirdly, it is against the Law of nature, that is the natural compassion which should be among men: the rich should distribute and doe good.

Against the law of nature, and of God.

Fourthly, it is against the Law of God. *Exod.* 22. *Lev.* 25.36. *Deut.*23 19.

Gaine makes usury Lawfull

Some thinke that usury is lawfull: because it is gainefull, as *Saul* thought that the idolaters beasts should not be killed, because they were fat: But: as he was commanded to kill the fat beasts, as well as the leane, so we are commanded to kill fat sins; as well as leane sins: gainfull sins, as well as prodigall sinnes.

Note.

The 7. Testimony, Mr. Wheatly.

Caveat for the covetuous p. 71.

Usury a notorious iniustice.

3 sorts of borrowers.

USury is a notorious iniustice: when a man makes a gaine of lending, and binds the party borrowing, without consideration of his gaines or losses, to repay the principall with aduantage. For whereas there be three sorts of men that use to borrow, either poore men, whom necessity drives to it, or unthrifts, whom prodigality drives to it; or sufficient men, that hope to make a commodity of it: it is apparent by the confession even of those that would seeme to say somewhat for this usury, (as if it were not a sinne simply that it is wicked to lend on vse to the poore needy borrower, for God hath flately commanded to lend unto him freely. And for the unthrift, it is also certaine that he should not be lent to at all; for that is to feede his issue with ill humors, and to put a Sword into his hand wherewith to destroy himselfe: and thus the usurers most accustomed and greatest gaines are cut of. Now for the third kind of men, of them to exact gaine unconditionally, not respecting their loosing or getting is altogether against the Law of Charity, and equity both, for the light of nature will not suffer any to deny this principle of equity, that he which will have part in wealth, must also have part in woes; and he that will divide the sweet, must also divide the sower: he that will take of the good successe, must also take of the bad. And the light of Religion will not suffer him that hath any of it, to deny this principle of Charity; that Christians must serue one another in love, and not themselues alone in selfe-love: both

Vsurers gaine most by unthrifts.

which

which principles are directly contrary to the very trade of the uſurer; for he makes ſure for himſelfe to have a part onely and infallibly in the profit, and therefore ſerves himſelfe alone, and not alſo his brother: and for this cauſe the uſurer is ſet among thoſe that cannot come to dwell in the Mountaine of God: which he ſhould not be, were he not unjuſt. So then the uſurer, whether he doe it plainely, or underhand, as men have a thouſand policies to cover their ſinne in this reſpect, muſt undergoe the imputation of living by wrong and injury.

The uſurer ſerves himſelfe alone, not alſo his brother.

The 8. *Teſtimony*, Mr. *Dod.*

IN the ſame colourable theft is that common ſinne of uſury, which is of evill report, and hurtfull effect amongſt men, and is forbidden of God in the Law and Prophets. It is evident in *Levit.* 25. 35, 36. That the feare of God, and a loving and mercifull regard of our brothers life be the preſervatives to keepe men from this uſury: therefore the practiſe hereof doth grow from want of the feare of God, and of compaſſion to our poore brother. Adde hereunto, that uſury is not a Calling appoynted of God, but a humane invention, deviſed by worldly men to gaine filthy lucre to themſelves, whereby they live of the ſweat of other mens brows, and doe many times adde affliction to the afflicted, and build up themſelves in the ruines of their poore neighbours, whom they ought freely to ſupport.

The cauſes of vſury.
1 Want of Gods feare.
2 Love to our brethren.

uſury not a Calling appointed of God.

The 9 *Teſtimony* Mr. *Bolton.*

OVt of the wideneſſe of the conſciences of wicked men, proceed much mincing and excuſing, many interpretations, favourable conſtructions and diſtinctions of ſinne. As for example, that uſury is of two ſorts, biting and toothleſſe; when all kind of uſury is peſtilent, and moſt certainely damned in the Booke of God.

Diſcourſe of true happines, p. 55.
All uſury condemned.

Miniſters may tell the mercileſſe uſurer that he is infa-

usury condemned by the best divines. Idem p. 183.

mously guilty of that sinne, of which a converted Iew, an honest Heathen, a tolerable Turke, would be ashamed and remorsefull: stigmatized by joynt-consent of charitable hearts, and strongest current of best Divinity, with a brand of extraordinary hatefulnesse, hard-heartednesse and cruelty, which at this day doth shrewdly shake the strongest sinews of this great Kingdome, like a fretting canker, with a plausible invisible consumption, doth daily waste the states, sucke the blood, and eate the lives of many poore distressed ones in this Land, fill Townes and Cities with unprofitable persons, and the Country with miseries and inhumanities. Nay, and let carnall reason, covetous humours, supercilious, obstinate imperiousnes, fret, and contradict, rage, and reclaime as long as they will; to set a side provocation of Gods plagues, and consideration of piety; even in the sence of nature, and morall conscience, it casts an aspertion of inexpiable shame and dishonour upon the ancient glory of this incomparable City. It is very strange that such ravenous Harpies and usurious Vultures, (for so even Paganisme stiled them by the light of reason,) should audaciously roust especially on high, in the Eagles nest, this Imperiall grove and Seat of Maiesty.

It is a fretting canker.

Note.

usurers be Harpies, and Vultures.

The 10. *Testimony*, Mr. *Adams*.

Adams workes p. 55.

THe usurer is a private thiefe like *Iudas*, and for the bag like *Iudas*, which he steales from Christ like *Iudas*, or rather from Christians, that have more need, and therefore worse then *Iudas*. This is a man made out of waxe: His *Pater noster* is a pawne: his Creed, is the condition of this Obligation: his Religion is all religation: a binding of others to himselfe: of himselfe to the divell, —— infinite colours, mitigations, evasions, distinctions, invented, to countenance on earth, heaven-exploded usury: God shall then frustrate all, when he powers his wrath on the naked consciene. God sayth, *Thou shalt not take usury*. Goe now study excuses, and apologies, dispute the matter with God: hell fire shall decide the question. If

The usurer like to *Iudas*.

Note.

If uſurers, will not reſtore by themſelves, they ſhall by their poſterity. For as *Pliny* writes of the Wolfe, that it brings forth blind whelpes: ſo the uſurer likely begets blind children, that cannot ſee to keepe what their fathers left. But when the father is gone to hell for gathering, the ſonne often followes for ſcattering. But God is juſt. A good man leaveth his inheritance to his childrens children: and the wealth of a ſinner is layd up for the juſt.

Idem p. 220. uſurers ſhall reſtore by their poſterty.

An uſurer is knowne by his very lookes often, by his ſpeeches commonly, by his actions ever: he hath a leane cheeke, a meager body, as if he were fed at the Divels allowance: his eyes are almoſt ſunke to the backſide of his head with admiration of money. His eares are ſet to tell the clocke; his whole Carcaſe a meere Anatomy. Some uſurers have fatter Carcaſſes, and can finde in their hearts to lard their fleſh; but a common meakerneſſe is upon all their conſciences. *Fœnus pecuniæ, funus animæ.*

Idem p. 454. The uſurer knowne by his lookes.

Nature hath ſet a pitch or terme in all inferiour things, when they ſhall ceaſe to encreaſe. Old Catell breed no longer: doted trees deny fruit; the tired Earth becomes barren; onely the uſurers money, the longer it breeds the luſtier: and a hundred pounds put out twenty yeeres ſince, is a grand-mother of two or three hundred children; pretty ſtriplings, able to beget their mother againe in a ſhort time.

Note.

EAch man to Heaven his hands for bleſſing reares:
Onely the uſurer needs not ſay his prayers.
Blow the Wind Eaſt, or Weſt, plenty or dearth,
Sickneſſe or health, ſit on the face of Earth,
He cares not. Time will bring his money in:
Each day augments his treaſure and his ſin.
Be the day red or blacke in Calender,
Common, or holy, fits the uſurer.
He ſtarves his Carcaſſe, and true money ſlave,
Goes with full cheſts, and thin cheekes to his grave.

The

Idem p: 455. The uſurer ſhrinkes up his guts with a ſtarving dyet, as with Knot-graſſe: and puts his ſtomacke into his purſe. He ſels time to his cuſtomers, his food to his cofers, his body to languiſhment, his ſoule to Satan.

The 11 *Teſtimony*, Mr. *Perkins.*

upon Com. 8. uſury defined. VSury is a gaine exacted by covenant, above the principall, onely in lieu, and recompence of the lending of it: uſury being conſidered as it is thus deſcribed, is quite contrary to Gods Word, and may very fitly be termed byting lucre. *Exod.*22.14,15. *Ezek.*18.8. 2 *Cor.*8.13.

The 12. *Teſtimony*, Mr. *Fenton.*

Treatiſe of uſury, p. 48. uſury condemned in Gods Booke. LEt every one who deſireth to reſolve his conſcience for this matter by Scripture (the onely true ground of a Chriſtian reſolution) let him conſider, I ſay, how neither vſury nor intereſt, biting uſury nor increaſe is ever once named in the Booke of God, but it is condemned; condemned amongſt ſuch abominations as bring a curſe inſtead of a bleſſing: an eternall curſe upon the Soule of the uſurer, and a temporall curſe upon his wealth and poſterity.

Is it not a ſhame for men to deny kneeling at the Communion, and to be profeſt uſurers. Let ſome of theſe tender conſciences, who are ſo urgent to call for warrant out of the Booke of God, for every ceremony and matter of forme in the Church, ſeeke a warrant for this their practice, which ſo neerely concerneth them; and let them ſeeke it at the Oracle of God who hath not left it, as he hath many other things, eyther to the diſcretion of the Church, or wiſedome of Commonwealths; but hath vouchſafed to determine it in his owne booke to our hands: to ſet downe an expreſſe Law againſt it in *Exodus*: to renew and revive that Law againe and againe in *Levit.* and *Deuter.* to ratifie and confirme it with no other words then himſelfe uſed at the publiſhing of the whole Morall Law; to ſpecifie the onely limitation which

which he meant to tolerate for a time: to add the promiſe of bleſſing to the keepers of this Law: and to denounce ſuch feareſull judgments againſt the tranſgreſſors of the ſame: upon their wealth and poſterity in this world, upon their owne ſoules in the world to come.

The uſurer, hath great gaine and certaine, ſometimes out of little gaine: ſometimes out of no gaine: ſometimes out of loſſe: alwayes out of uncertainties, alwayes out of labour and paines, out of care and coſt, out of hazard and perill to the borrower. Commeth all this on Gods Name?

Idem p. 101. Vſurers have certaine gaine out of loſſe, &c.

There was never any Church or Church-man, carrying the name of a Chriſtian, who hath defended in writting any branch of uſury, for the ſpace of 15. hundred yeeres after Chriſt. Neyther was this for want of occaſion given: for it hath beene both practiſed and written againſt in all ages. Neyther can we with modeſty impute it to the ignorance of the Church: for as ſhe is acknowledged to be moſt Eagle-ſighted in the time of her purity: ſo when ſhe was over ſhadowed with ſuperſtition, her writers in caſes of conſcience, for matters of morality were moſt exact: as by their ſchoole Divinity is evident to be ſeene. Yet where ſhall we find any one, for ſo many ages of the Church, who could ever deviſe a diſtinction to ſave an uſurers ſoule.

Idem p. 142. No Writer defended uſury for fifteene hundred yeers after Chriſt. Note.

He that deſires to be fully ſatisfied concerning the unlawfulneſſe of uſury, by Scriptures, Fathers, the latter times of ignorance: by the teſtimonies of the Church aſſembled in Councels, by the teſtimonies of Divines in reformed Churches, by the teſtimonies of Philoſophers, Hiſtorians by the three Lawes, 1 Canon, 2 Civill, 3 Common: by ſtrong and conuincing argumentſ: finally, he that deſires to have thoſe motives anſwered, which perſwade ſome to the lawfulneſſe of uſury, let him read with diligence the learned Treatiſe of uſury, written by Mr. *Fenton*, read his Treatiſe with a ſingle eye, judge of what thou readeſt without

Mr. *Fentons* Treatiſe of uſury is able to ſatisfie thoſe that be not deſperately minded.

affection: and conforme thy affections to right judgment.

The 13. *Testimony*, Mr. *Rogers of Wetherssield.*

7 Treatises upon the 8. Commandement. usury unlawfull.

THese being the most usuall kinds of contracts, do shew the nature of the rest, which are in use among men, and doe leave no place to that oppression in the world, called usury, or any other such seeking of mens private profit in their dealings, without regard of the common benefit of both: that is, when both parties are not provided for, to their content and satisfying according to equity, and to the meaning and provision made by God, in that behalfe: which is, that the one without the other should not be benefited or enriched; but the one to have care and consideration of the other, and the Common-wealth of both (as I have sayd) respected which if it were regarded betwixt both parties, could in no wise be *justly* complayned of: neyther is such dealing of the nature and kind of usury, whether it be in hiring, and letting, or in any other kind of contract whatsoever, but that common dealing for 10. in the hundred, or 9, or 8, or any such like, which is without due consideration of the Common-wealth, and upholding of both, is utterly to be condemned.

Regard had of both parties is no usury.

Which if it be well and duely considered, will soone answer all conscionable men, about the question of usury, and oppression, that there can be no use of them in the Church of God, nor the Christian Common wealth; the Law-maker having said of both, as of witch-craft, & idolatry, *there shall be none such in Israel*, that is, among Gods people. And as for teaching others their duty, (especially in money matters) who have not given themselues in full resolution to be guided by Gods word. Preachers may sooner weare their tongues to the stumps, then they may prevaile with them.

No use of usury in Church or Common-wealth.

Why Preachers prevaile not with usurers.

If thou desirest the judgment of other Divines, besides these before mentioned, read, Mr. *Bayne*, his directions to a godly life, p. 172. Mr. *Philips*, upon *Math.* 4. p. 198.

Mr.

Mr. *Dyke*, upon Repentance, p. 143, 144. Dr. *Sclater*, upon the 2 *Thes.* p. 277. Mr. *Robrough*, Balme from *Gilead*, p. 35, 176, 225, 285, 320, 325, 432. Dr. *Preston*, Remedy against covetousnesse, p. 33. Mr. *Wilson*, Theologicall rules for the understanding of holy Scriptures, p. 70. and in his mysticall cases and secrets of Divinity, p. 180. Mr. *Brinsley*, in the third rule and watch of life, p. 97. Mr. *Rogers* of *Dedham*, Treatise of love, p. 235, 236, Dr. *Web*, on Agurs prayer, p. 323, 147. read also the third part of the Homily, against the perill of Idolatry, p. 70. where usury is ranked with grosse sinnes, and condemned for unjust gaine. Read the second part of the Sermon or Homily for Rogation-weeke, p. 225. where usurers are sayd to have their goods of the divell, to be worshippers of the diuell, to kneele downe to the divell at his bidding. See also Mr. *Scudder*, upon the Lords Prayer, p. 276.

Mr. *Fenton*, of usury, p. 2. usurers not easily perswaded to leave their sinne.

It is now time to draw to the conclusion, it hath beene observed by wise men, that usurers will not easily be perswaded to forsake their sinne; their gaine of usury is a sweet gaine, without labour, without cost, without perill; let it be granted that they will not forsake this so pleasant, and so profitable a sin: yet by these testimonies, they may be convinced in their judgments, of the unlawfulnes of usury, and so they shall be made without excuse at the last day, when Christ shall come in flaming fire with his mighty Angels to render vengeance to all disobedient persons.

Idem p. 77. The judgment of these reverend Divines should make the usurer to question their trade.

As for you that make a trade of usury, if you shall thinke your judgments to be of such waight, that all these together be not able to cast the scale against you, yet I hope they will so much move you, as to bring the ballance to a suspence, that you will thinke usury very questionable at the least; and if it be questionable, then it is unlawfull to be done. But if all these reverend Bishops and learned Divines, will nor so move your understanding, to make it questionable: then I will say no more, and I can say no lesse, but that you usurers thinke that you know some-

2 Cor. 8. 2. what. And then S. *Paul* maketh up the rest, *that yee know nothing as yee ought to know it.*

To him who knoweth usury to be a sinne, it is a sinne, because he knoweth it. To him that doubteth, it is likewise a sinne, because he doubteth. And to the rest it is a sinne of ignorance, but of affected ignorance; whose eyes are blinded eyther with pride, because they would be singular, or with lucre, & gaine, because they would not disturbe their consciences by examining or discovering that sin wherein they have so sweetly slept, and doe still repose themselues. But such ignorance doth neither excuse nor extenuate the fault, but rather agravate the same because it is wilfull.

usury a sinne of affected ignorance.

Chap. 5.

Similitudes to which usurers, and usury are resembled.

usury like the Persian tree. *Adams* workes p. 503.

VSury is a thriving occupation. Vsury is like that Persian tree, that at the same time buds, blossomes, and beares fruit. The monies of interest are evermore some ripe for the trunke, others drawing to maturity, the rest in the flowre approaching, all in the bud of hope. But the usurer is mad; for his sinne at once buds, blossomes, and brings forth the fruit of vengeance. Every Bond he takes of others, enters him into a new obligation to Satan: as he hopes his debtors will keepe day with him, the divell expects no lesse of himselfe. Every forfeit he takes, scores up a new debt to Lucifer; and every morgag'd land he seizeth on, enlargeth his dominion in hell.

usurers mad.

usury like new cloth upon an old garment. Bp. *Downam*, Pf. 15. p. 206.

Money lent upon usury to a poore man to supply his need, may not unfitly be compared to a peice of new cloth sowed upon an old garment, for that, although it couer the rent for a time, and seemeth to have mended the garment, yet after a while, the new cloth fretteth the old, and bringeth away a part of it, and so maketh the rent much worse.

Idem p. 254.

Though the usurers sometimes doe vaunt, how kindly they

they deale with their debtors, in forbearing them from yeere to yeere: yet the truth is, the longer they forbeare, the greater is their gaine, and though they defer the borrowers miſery, yet in deferring it, they doe increaſe it: and therefore by ſome are not unfitly compared to the greedy Cat, which though for a while ſhe playeth with the ſilly Mouſe, yet in the end ſhe will be ſure to devoure it.

Note.

The uſurer compared to the greedy Cat.

The uſurers money is like the biting of the Aſpe, for even as he which is bitten of the Aſpe, goeth to ſleepe, as if he were delighted, and through the pleaſantnes of his ſleepe dieth, ſo he which borroweth upon uſury is delighted for a time as one that had received a good turne, and ſo through the pleaſure of the imagined benefit he doth not perceive how he is taken captive. For even as the poyſon of the Aſpe, ſecretly conveying it ſelfe into all the members, corrupteth the whole body: ſo uſury diſperſing it ſelfe through all the borrowers goods, converteth them into debt. And even as leaven which is put into meale, infecteth the whole lumpe, and drawing it to it ſelfe, turneth it into the nature of leaven: ſo when uſury entreth into any mans houſe, it draweth all his ſubſtance unto it, and turneth it into debt.

uſurers money like the biting of the Aſpe.

uſury diſperceth it ſelfe through all the borrowers goods.

It is like leaven *Apud Chryſoſt.* 3. Homil. 12. in *fine.* Bb. *Downam*, Pſ. 15. P. 258.

The Philoſopher matcheth the uſurer with the baud: and to the ſame purpoſe obſerve the coherence, *Deut.* 23. 18, 19. It is a wonder therefore, that in the hive as it were of the Common-wealth, ſuch drones are ſuffered, which live of the ſweat, yea blood of other men: who out of other mens labours attaine eaſe, out of other mens hazzards gaine ſecurity, out of other mens loſſe reape gaine.

uſurers drones *Vſura eſt queſtuoſa ſegnities.*

uſury is gainefull idleneſſe.

Similes.

Luther ſayth, an uſurer is a blood-ſucker of the people; and as a worme in an Apple or Nut conſumeth all that is within, ſo an uſurer devoureth the ſubſtance of the City by wonderfull and ſecret meanes.

In decalog.

The uſurer, whoſe traffique, and trade it is to make men miſerable, and to raiſe his gaine out of other mens adverſities, he is ſayth *Chryſoſtome*, *Quaſi manum ſuſcipiens et*

Mr. *Wilkinſons* Debt-booke. P. 99.

in naufragium impellens. As a man taking one by the hand to pull out of the water, but kicking him backe againe to the Shipwracke of his substance, and of himselfe, which is a rude and barbarous part in any, to hurt infallibly, whom he pretends to helpe. This is one of the bitter Potions which the world reacheth forth to over-purchasers, and over-traders, which they are forced to drinke to the very dregges, when they cannot be content to walke within their compasse. As a man cannot touch pitch but be defiled therewith; so he cannot deale with usury without detriment, *ipso facto*, the first moment.

The usurer hurts those whom he pretends to helpe. Note.

When the usurer sayth that he lendeth for compassion, he meaneth for compassion of himselfe, that he may gaine by his pity. The usurer loveth the borrower, as the Iuy loveth the Oke; the Iuy loveth the Oke to grow by it, so the usurer loveth the borrower to get by him. The Iuy claspeth to the Oke like a lover, but it claspeth out all the *juyce*, and sap, that the Oke cannot thrive after. So the usurer lendeth like a friend, but he covenanteth like an enemy, for he claspeth the borrower with such bonds, that ever after he diminisheth as fast as the usurer encreaseth.

Mr. *Smiths* 1 Sermon upon usury. The usurer like the Iuy.

The usurer is like a Butlers-box: for as all the counters at last come to the Butler, so all the money at last commeth to the usurer, ten after ten, and ten after ten, and ten to ten, till at last he receive not onely ten for an hundred, but an hundred for ten. This is the onely difference, that the Butler can receive no more then he delivered, but the usurer receiveth more then he delivereth.

The usurer like a Butlers-box.

Idem.

He is like a Moath: even as a Moath eateth a hole in Cloth, so usury eateth a hole in silver.

Like a Moath

Adams workes p. 1058. usury a sharpe thorne.

The gentlest usury is a most sharpe thorne, and pricks the sides of the Country till the blood followes. An usurer with his money, is like a man that hath no worke of his owne, yet keepes a servant to let out: and takes not onely hire of others for his daily labour, but chargeth him to steale somewhat besides, and never to returne home empty.

Note.

An

An uſurer is worſe then all ſinners, he is worſe then a Thieſe: a Thieſe robbeth but in the night, but the uſurer robbeth day, and night. An uſurer worſe then all ſinners.

He is worſe then Hell: for in Hell onely the wicked ſhall be puniſhed: but the uſurer puniſheth, and ſpoyleth both good, and bad, and ſpareth neyther holy nor unholy. Worſe then a Thieſe. Then Hell.

He is worſe then a *Iew*, for one *Iew* will not take uſury of another: but the uſurer will take uſury of his Chriſtian brethren. Then a Iew.

He is worſe then death, for death killeth but the body, but the uſurer killeth body, and ſoule. Then death.

He is worſe then *Iudas*, for *Iudas* ſold Chriſt but once for thirty pence, but they ſell Chriſt continually, as often as they take uſury: *Iudas* reſtored the money againe, but the uſurers never reſtore the money againe that they unjuſtly have taken. Worſe then *Iudas*. *Northbrooke*, Poore mans garden, p. 270. Idem p. 270.

The uſurer is like a Pigge, for while he liveth, he is good, and profitable for nothing, for he will be ever rooting up the earth: running thorough, and tearing of hedges: eating vp and devouring good Corne, Beanes and Peaſon: ſo likewiſe doth the wicked ſwinish uſurer while he liveth; but when the Pigge is dead, then there commeth profit by him to many; ſo the uſurer, when death taketh him, then the poore may have ſome profit. An uſurer like a Pigge.

The worme *Teredo* is ſoft to touch, but it hath ſuch hard teeth, as it devoureth and conſumeth the hard timber; So the uſurer is a ſoft beaſt at the firſt to handle, but in continuance of time, the hardnes of his teeth will eate a man up fleſh, and bone, if he have not an eſpeciall regard to ſhun him. uſurers like the Worme in timber. *Powels* poſit. of uſury. p. 48.

The uſurer is like the *Bever*, which biteth ſo ſore, as that he never looſeth his teeth, untill he hath broken the bones. It may be ſaid of theſe, deſolation and deſtruction is in their path: whereſoever they ſet foot, they make havocke of all. The uſurer is like the Bever. Note.

The Prophet *Ezekiel* doth hedge in this ſinne betweene bribery and extortion. And in another place we ſhall finde Ezek 22. 12. Exod. 22. 25.

that

that it, and oppression is made both one: thus by Gods owne testimony these are oppressors Not unaptly may we compare the usurer to the neather millstone, which is slow and sturres not; he sits at home, and spends his time in a deviliſh Arithmeticke, in numeration of houres, dayes, and moneths, in Substraction from other mens estates, and multiplication of his owne, untill he have made division betweene his soule and Heaven, and divided the Earth to himselfe, and himselfe to hell. His broker we may compare to the upper millstone (without which the neather millstone may seeme unprofitable) that is quicke and stirring, and runs round: the poore (like Corne) who betweene both these is grinded into powder. Surely it is for our sins that God suffers usurers amongst us: it may be he suffers these a while; as he did the *Canaanites* in *Israel*, lest the wild beasts should breake in upon them: lest pride and a full estate should spill mens soules. Yet we may safely say of these, as *Ioshua* did of those, they are prickes in our sides, and Thornes in our eyes. Now the mercy of God rid us of them: let them bring what excuses, apologies, mitigations, evasions, or distinctions they possibly can invent: let them reply, usury is no sinne, many learned men are of this opinion: yet what are they the better, if God himselfe be not of the same mind those learned men are of? and let them tell me if their consciences can be so satisfied. Would not the greatest Vsurer willingly give an hundred pound bag to be secured in this point? *It* is not safe wading farre in a questionable water.

The usurer compared to the neather Millstone.

How he spends his time.

Note.

usurers suffered for our sinnes.

Mr. *Rogers* Strange vineyard p. 312. 313.

The usurer may pretend he pleasures the poore, but his helpe is no better then his is, that gives a draught of cold water to him, that is in a burning feaver, which seems pleasant at the first, but after turnes to his great annoyance.

Mr. *Perkins*. vol. 3 p. 120.

Vsury in the middest of a Citty worketh such good, as fire doth, when it is set to the roofe of a House: or as the Plague doth when it taketh the midest of the body and toucheth the heart.

Bb. *Iewell*. upon Thess. p. 116. Idem p. 117.

An

An usurer is much worse then a Thiefe. For a Thiefe is driven by extremity and neede : The usurer is rich and hath no neede. The Thiefe stealeth in corners, and in places where he may be unknowne : The usurer openly and boldly, at all times, and in any place. The Thiefe, to releeve his Wife and Children : The usurer to spoyle his neighbour, and to undoe his Wife and Children. The Thiefe stealeth from the rich, which have enough : The usurer from the poore that hath nothing. The Thiefe fleeth, and will be seene no more: The usurer standeth by it continueth, and stealeth still : day and night, sleeping and waking, he alwayes stealeth. The Thiefe repenteth of his deed, he knoweth he hath done wrong and is sorry for it: the usurer, thinketh it is his owne, that is well gotten, and never repenteth, but defendeth, and maintaineth his sinne impudently. The Thiefe, if he escape, many times becommeth profitable to his Country, and bestoweth himselfe painefully in some trade of life : The usurer leaveth his Merchandize, forsaketh his husbandry, giveth himselfe to nothing, whereby his Country may have benefite. The Thiefe is satisfied at length : The usurer hath never enough, the belly of the wicked will never be filled : as the Sea is never filled with water, though all the streames of the world runne into it, So the greedinesse of an usurer is never satisfied, though he gaine never so unreasonably. The Sea is profitable; the usurer is hurtfull, and dangerous. By the Sea we may passe, and come safely to the Haven ; but no man passeth by usury without losse or Shipwracke.

An usurer worse then a Thiefe.

The usurer a Thiefe at all times.

Note:

See Dr. *Wilson* upon usury p. 95.

The usurer never satisfied.

Vsurers are in worse case, then common strumpets, or harlots be; for a drab is not bound to make restitution of that she hath gotten unlawfully, by abusing her body in filthynesse, but only to doe penance : & yet an usurer must restore his evill gotten goods, because he hath stolne them or else, he cannot be received into the Church againe.

usurers in worse case then harlots. Dr. *Wilson*, of usury p. 138.

Tully, in his first booke of Offices, compareth usurers to vile artificers, that get their Wealth by lying deadly, and

Idem p. 147.

uttering falsehood to save themselves from famine. And with the usurers, he reckoneth tole-takers, customers, and such money Officers, that pille and polle both Prince and people. *Aristotle* sayth, that usurers and bauds may well goe together, for they gaine by filthy meanes all that they get.

Chap. 6.

An answer to all such Arguments as perswade some to *the lawfulnesse of usury.*

1 Argument, from the Parable, *Math.* 25.27.

Thou oughtest therefore to haue put my money to the Exchangers, and then at my comming I should haue receiued mine owne with usury.

1 *Answer.*

Dr. *Sclater*, upon 1 Thes. 5 p 392, 393.

IS it not a worthy argument for usurious contracts: drawne from the parable: worldlings looke for their owne with usury, so the Lord for advantage of his glory, by his gifts. Approves he their practise? or rather vpbrayds our negligence, by comparison drawne from mens courses in evill? They were best say, they may imbeazle their masters goods, because Christ by that worldings wisedome, would teach us providence for our soules; or because he resembles his comming to a Thiefe in the poynt of suddennesse, thence inferre the lawfulnesse of thievery. Comparisons are borrowed from things sinfull, and unlawfull, to teach truth, and admonish of duety: the use of them is, not to justifie their evill but to remember vs of duety, or to explaine his truth.

Comparisons why borrowed from things sinfull.

2 *Answer.*

Dr. *Smith*, in *Willet* upon Levit. p. 627.

Similitudes and Parables used in Scripture doe not hold in every thing, but wherein they are compared. As Christ, for his sudden comming, is likened to a thiefe in the night,

yet

yet hereby is not theft juſtified: and as Chriſt is reſembled to a Lyon for ſtrength, and courage, ſo the divell for cruelty; and ſo here, the ſpirituall increaſe of Gods gifts is likened to uſury, for the thing, that is, the encreaſing, not to juſtifie the manner. 2 And further, here the word uſury, *Metaphoricè accipitur pro ſupere excreſcentia bonorum ſpiritualium*: is metaphorically taken for the encreaſe of ſpirituall graces, *Aquin.* And ſo ſpiritually, the Lord receiveth uſury from us in the encreaſe of his gifts, and we uſury from him, as *Auguſtine* ſayth, *Si vis fœnerare, fœnera deo, fœnerator minus vult dare, et plus accipere: hoc fac et tu, da modica, accipe magna, da temporalia, accipe æterna*, if thou wilt be an uſurer, put out to uſury to God: an uſurer will give leſſe, and take more, doe thou ſo; give ſmall things, and take great, give temporall things, and receive eternall.

1 Theſ. 5.2. Revel. 5.5. 1 Pet. 5.8.

in Pſ. 36 con. 3 Commendable uſury.

If theſe anſwers will not give thee ſatisfaction, as what will ſatisfie a reſolved uſurer, whom the god of this world hath blinded? then conſult with other Divines of ſound learning and ſincere judgment, as: with Mr. *Fentons* Treatiſe upon uſury, p. 14. p. 137. Mr. *Dyke*, of the deceitfulnes of mans heart, p. 209. Bb. *Downam*, upon Pſ. 15. p. 285. Bb. *Iewel*, upon 1 *Theſ.* p. 140.

2 Argument, for the lawfulneſſe of uſury.

I would willingly pay ten in the hundred, if I had need, and therefore I may take ſo, *I. M.*

Anſwer.

1. THat royall rule, doe as thou wouldſt be done by, muſt be underſtood and expounded, according to the grounds of a good conſcience, dictates of right reaſon and direction of a juſt and rectified will: not out of the miſts, and miſeries of a depraved, and exorbitant judgment. Otherwiſe *Abimelech*, *Saul*, and other of that deſperate ranke and reſolution, might conclude, that it were lawfull for them to kill other men, becauſe they were willing

Mr. *Boltons* directions for a comfortable walking with God, p. 208, 209. *Fenton* of uſury, p 137. 138.

Dr. *Pie*, of usury, p. 9. Bb, *Downam*, Pſ. 15. p. 233, 234. *Powels* poſitions of uſury p. 90.

ling to be killed themſelves, See *Iudg.* 9. 54. 1 *Sam.* 31. 4. for they might ſay, they did but as they would be done by. It would alſo follow very abſurdly: the Majeſtrate being in the malefactors caſe would gladly be pardoned, therefore he muſt pardon the malefactor: ſome ſonne of *Belial* would be content villanouſly to proſtitute his wife whom he cares not for himſelfe, to others, therefore he may abuſe another mans wife whom he loves better: theſe, and the like abominable and abſurd conſequents, demonſtrate the vanity of the uſurers inference, and that Chriſts rule is not ſo generall, but reſtrainable to that will, which is orderly, and honeſtly guided by the light of nature, and Gods Law.

Note.

2 We muſt then have recourſe to this generall fountaine of the ſecond Table, and fetch light and direction thence: when we have no expreſſe and ſpeciall word in Gods Booke; but the Scriptures have clearely and directly determined and reſolved the poynt of uſury.

Dr. *Taylors* Circumſpect walking, p. 163, 164.

3 If the uſurer were in the borrowers caſe, he would not willingly, as he pretends, give ten in the hundred. I meane with an abſolute, and free will, but of force, and conſtraint, becauſe without paying after that rate, he could not have it. If a man would borrow upon uſury, to buy land, ingroſſe, foreſtall, or compaſſe ſome unlawfull matter; that were a corrupt will, and no rule: but if his deſire ſo to borrow were juſt and lawfull, as in ſome caſes it may be, then it is no intire will, but mixed and forced by ſome neceſſity, for the avoyding of a greater evill: and therefore denyed in the eye both of law and reaſon, to be any will at all. He that would borrow, ſhould have need to borrow, for a needles deſire is unlawfull, and an ingenious man who hath need to borrow, would not willingly borrow, much leſſe would he pay uſury. Therefore the will of the borrower, in this caſe, is eyther corrupt, or no will at all, and ſo conſequently, without the compaſſe of Chriſts rule.

Note.

Note.

The will of the borrower in this caſe, is like the will of an

an honeſt traveller, in giving his purſe to an arrant thiefe, for feare he ſhould looſe both purſe and life. Is ſuch a man willing, thinke you, to looſe his money? or like the will of a man, whoſe houſe being on fire, pluckes downe part thereof to ſave the reſt: willingly indeed as the caſe ſtands with him, yet not ſimply, but upon neceſſity. So the borrowers will is not free, but forced, and ſo a will againſt a will. *Simile.* *Simile.*

3 *Argument.*

Some Divines have undertaken the defence of ſome kind of uſury, eſpecially to the rich, and ſo have animated ſome in that courſe.

1 *Anſwer.*

This Doctrine brought to his tryall, will not hold, ſeeing it is ſueh a conſumer of mens eſtates, and ſo uncharitable, as the Lord would not admit of it in *Iſrael*, but among his enemies whom he would have quite conſumed. Beſides, men deceive themſelves in their diſtinction: for God in the caſe of uſury diſtinguiſheth not betweene the rich, and poore of *Iſrael*, but betweene the *Iſraelites*, and the *Canaanites*, betweene ſtrangers and brethren. The poore indeed are mentioned, but onely thus, 1 Becauſe they have moſt need to borrow. 2 Becauſe they are moſt liable to wrong, and oppreſſion. 3 The Commandement of loane is made eſpeciall for their good. 4 uſury on them is a more grievous ſinne and crying, *Exod* 22.21. Dr. *Taylors* Progreſſe of Saints. p. 96. The poore why mentioned in the prohibition of uſury.

Ob. But if it were unlawfull, God would forbid it to the ſtranger. *Sol.* 1 The Morall Law forbids it to all. 2 It is by God diſpenced with, by a judiciall, for the hardnes of the hearts of the *Iewes*, for the unjuſtice of the *Gentiles*, who exacted it on the *Iewes*, and for the overthrow of the *Canaanites*. The word is *Deut*. 23.20. Not *Lemicro*, but *Lamicro*, *Extraneo huic*, that is, to this ſtranger, meaning the *Canaanite*. 3 It is no more lawfull then Poligamy or a Bill of divorce, which was againſt the Inſtitutor. 4. When the Set *Fenton* of uſury. p. 46.

Canaanites were destroyed, all usury was afterward absolutely forbiden; *Ps.*15. And *Pro.*28.8. *Hier* on *Lev.*18. In the Law usury is forbidden onely to brethren, but in the Prophets to all absolutely: and in the Gospell much more, because all are now brethren.

2 *Answer.* Bb *Downam*, on Ps.15.p.310.

If any learned men do allow that usury, which is properly so called, and practised in the world, I oppose to them the judgments of many more worthy and learned men in this Age, the testimonies of all the learned in former ages, both Christians and heathen, the censures of Councels, the authority of the Word of God.

Dr *Sclater* upon *Romans* p. 122.

If those Divines that speake or write for usury, properly so called, be usurers themselues; may not this sinne winde it selfe in their affections, and thence creepe into their judgments, and understandings, till it hath eaten out all soundnes of judging and discerning betwixt good and evill? Doth not adultery creepe from the body to the affections bewitching them? Doth it not blind the judgment: to thinke and censure it but a tricke of youth? Drunkennesse what an inward thirst of the desire workes it? And how easily inclines it to judge it no worse then good-fellowship, yea so good as a poynt of manhood.

Dr. *Fenton.* of usury p. 3. usury why a bewitching sinne.

This aduantage hath the Divell gotten against us in the practise of this sin, that usury being a trade so gainefull in respect of others, so easie, so cheape, so secure without all labour, cost, or perill, being also so common, behovefull, and requisit in these times for all occasions; it hath bewitched even the consciences of those who are most tender in other matters. For if the heart and affection be once won & possessed, it is an easie matter even by slight proofes to turne the braine. *Quod nimis miseri volunt, hoc facilè credunt*, strong affection giveth great credit to weake arguments: whereas indeed it ought to be contrariwise; that our naturall pronenes, and the generall inclination of the world to this practise of usury, should move a well tempered judgment the rather to suspect the lawfulnesse of it,

Seneca.

and

and the soundnesse of such reasons, as are brought for it. *Perit omne iudicium, cum res transit ad affectum.* Men looking by affection, looke through a mist or a painted glasse, to whom nothing appeareth in his native colour and due proportion.

3 *Answer.* *Powels* posit of usury, p. 52. 53.

Never any Divine, that ever I could see or heare of, ever allowed usury, but with such caveats and lessons, as alter the quality of usury, and make it indeed no usury at all.

1 All Divines condemne it, as when men make a trade of it. *Quisquis ex professo faeneratur, ille omnino debet ab hominum consortio reiici.* Thus also Dr. *Willet*, he that lendeth his money upon usury (sayth he) must not be such a one as maketh it his trade to live by letting of money. And of all other trades to be a professed usurer is most odious.

Calvin in Ezek. 18. *Willet* upon Exod. p. 511.

2 They absolutely condemne usury of usury. *Vsura usurarum, judicio bonorum omnium etiam apud infideles damnata semper et infamis fuit.* Yet this in it selfe is no more unlawfull then usury.

Iun. in Levit.

Cautions to be observed by Vsurers, and that Exactly, *to be precisely kept, as* Mr. Calvin *sayth.*

1 *Ne exigatur ab egente*: it must not be taken of the needy, or such as be urged to borrow upon necessity.

See *Fenton* of usury p. 62. 63.

2 The usurer must not be so addicted to gaine, but that he must be still ready furnished, and willing to furnish his poore neyghbour in his need, freely.

Amesius de conscientia. Cap. 44. qur. 4, *Perkins* Condit. Commandement, 8.

3 The rule of Christ must ever be his touch-stone, to deale no otherwise then he would be dealt with.

4 The borrowers gaine must be so much more at the least as the usurers interest comes unto.

Tantundem aut plus, Calvin. Bo. *Downam* in Psl 15. p. 274. 275.

5 That not onely a respect be had to the borrower, but to the good of the Commonwealth also, that, that receiue no preiudice:

6 That the usurer never exceed the stint set downe in the Country, or Common wealth where he lives.

And because *Zanchie*, who is held another great patron of usurers, doth undertake to set downe the true meaning of

of *Calvin*, *Bucer*, and others in favour of uſury, let us heare what uſury that is, which they meant.

Licet ut paciſci de lucro, ſed adhibitâ ſemper conditione vel expreſſâ vel tacitâ, atq; in mente pij creditoris confirmata: nempe, ut ſi certò compereris, cui tuam dediſti pecuniam, eum vel parum, vel nihil lucri feciſſe, idq; non ſuâ culpa aut negligentiâ, ſed propter res adverſus, et quia dominus noluit ejus laboribus benedicere: tu quoq; vel nihil, vel minus quàm erat in pactis accipias. Imo hoc animo eſſe debes, ô creditor, ut ſi debitor, non ſolum non fecit lucrum, ſed etiam accepit damnum, tu quoque damni aliquid cum illo patiaris: hoc enim poſtulat æquitas et charitas.

The uſury that *Zanchy* allows.

It is lawfull to covenant for lucre, but under a condition eyther expreſſed in the covenant, or kept in mind, that if it appeare the borrower ſhall gaine little or nothing, (if without his owne default he proves a looſer) thy uſury ſhall be little or nothing, and further if he looſe of the principall, thou muſt beare part of the loſſe. For equity and charity require this. This is the uſury which *Zanchy* defendeth, and this (ſayth he) was the meaning of *Bucer*, and the reſt. Yet this is nothing but meere partnerſhip. If the lender take part of loſſe as well as of gaine, it is no uſury.

Zanchy in Epiſt. ad Eph. 4. quæſt. 4. p. 173.

4 Argument for uſury.

The law allowes eight in the hundred, therefore it is lawfull.

Anſwer.

Mr. *Dyke*, deceitfulneſſe of the heart p. 205.

THus the common uſurer deceiveth himſelfe; why the Law allowes eight in the hundred: yea, but the Law onely ſtints, and limits it to eight in the hundred, and ſo farre gives way to it, for the preventing of a greater miſchiefe. And this will not be enough to excuſe the uſurer in the *Court of conſcience*: thus the Iewes deceived themſelves in the matter of their Poligamy, in having many wives, and in their divorces for every trifle; they thought *Moſes* law

Math. 19. 8.

had

had allowed them in these sinnes: whereas our Saviour sheweth, *Moses* onely gave a toleration for the hardnesse of their hearts.

The permitting of usury, argues that usury in it selfe, is evill, and the rule of conscience must be fetched, not from the civill lawes of men, but from the Word of God. Bb. *Downam*, in Pl. 15 p 265 Mr. *Smith*.

The usurer herein is like the Iews, who sayd, *We have a Law, and by our Law he ought to die*, *Iohn* 19.7. when they could not say, by Gods Law, he ought to die, they sayd, by our law he ought to die, so when the usurer cannot say, by Gods Law I may take usury, he sayth, by mans law I may take usury; this is the poorest defence of all the rest: for if Gods Law forbid thee, can any law of man excuse thee?

In that act of Parliament wherein usury was stinted at eight in the hundred, and at the latter end of that act, it is provided: that no words in that Law contained, should be construed, or expounded, to allow the practise of usury in poynt of religion or conscience. *Anno Vicesimo primo Iacobi, regis.*

5 Argument for usury.

Vsury is not forbidden in the new Testament, therefore it is lawfull.

Answer.

I Deny this consequence: there is no speciall mention of the forbidding of it by name in the new Testament: *Ergo* it is lawfull. For there are many breaches of the Morall Law, yea, many grosse sinnes, which are not expressely mentioned, and forbidden by name in the new Testament: as namely, prophaning the Sabbath day: all the degrees of incest save one; removing thy neighbours marke: taking for pledge, or upon execution a poore mans onely weed; removing of Land-marks, Polygamy, jelousie, &c. Dr. *Pye*, usurers spright conjured, p. 81, 82, 83.

Note. Many grosse sinnes not forbidden by name in the new Testament.

2 An argument drawne from the testimony of some

one part of the Scripture negatively, doth not hold, it is sufficient that it is forbidden in the old Testament, and namely, in the Morall Law of God, which is common and perpetuall; and farre be it from us to thinke that Christ in his Gospell alloweth any sinne which is forbidden in the Morall Law.

3 Neyther is the taking of usury of a poore man, that is in never so great distresse, forbidden by name in the new Testament, and therefore by this argument it should be also lawfull.

4 By consequence usury is sufficiently forbidden in the new Testament, as sometimes under the contrary affirmative: for where free lending is commanded, as *Math.* 5. 42. Not free lending (that is usury) is condemned: sometimes under the generall, as *Ephe.* 4.28. 1 *Thess.* 4. 6. Sometimes abstinence from usury is commanded under the arguments of the greater and lesse, as *Luke* 6. 35. Sometimes by an argument drawne from the lesse, even sinners, sayth our Saviour, are willing and ready to lend one to another without usury, how much more doth it become you that are Christians, to lend one to another without usury?

Bb. *Downam*, Pl. 15. p. 282, 283.

6 Argument for usury.

It was in the Apostles time, therefore had it beene a sinne they would have condemned it.

Answer.

I greatly doubt of this assertion, that usury was in the time of Christ and his Apostles commonly practised among the *Romans*: seeing *Tiberius* in the latter part of his raigne had used effectuall meanes for the abolishing of usury, as *Alexander* ab *Alexandro* reporteth: but much more in respect of the *Iewes*, among whom the practice of usury was forbidden by the Law of God, and

Bb. *Downam*, Pl. 15. p. 284.

to

to whom our Saviour giveth this testimony, that the very sinners among them would lend one to another to receive as much as was lent. St. *Iames* also findeth fault with the rich men of that time, that they suffered their gold and silver to rust, which they would not have done if they had beene addicted to usury: and therefore the lesse practise of usury in those times, may be some reason why it is not expressely mentioned in the writings of the Apostles.

Luke 6.34. Iames 5.3. See Dr. *Pie* of usury p.84, 85.

7 Argument for usury.

The law which forbiddeth usury, is not morall but iudiciall, and therefore not belonging to us: they prove it to be a law iudiciall, because usury is permitted towards a stranger. Deut.23.20.

1 *Answer.*

1 If it were a judiciall law, yet the equity thereof, which is perpetuall, would appertaine to us, *viz.* that usury is not to be imposed upon a brother: but behold we Christians are all brethren in Christ, this difference of Iew, and Gentle being taken away. Bb *Downam*, on Ps.15.p.207.

2 The law which commandeth free lending, is not judiciall but morall, and is therefore renewed by our Saviour Christ, therefore the law which borbiddeth usury or lending for gaine, is morall; for the same law which commandeth the affirmative condemneth the negative. *Fenton* of usury, p 45.

3 usury is reckoned in the Scripture among the transgressions of the Morall law. Looke into the Prophets and they ever combine this sinne of usury with the transgressions of the morall law in the highest degree, with lying, back-biting, deceit, wrong, bribery, *Psa.*15. with idolatry, oppression, adultery, cruelty, unmercifulnesse to the poore, bloodshed, and murther, *Ezek.*18. with the prophanation of holy things: with the abomination of uncleanenesse: with the unnaturall sinnes of incest, *Ezek.*22. usury (sayth

ἐν μεγίστοις κακοῖς τίθεται τοῦτο λαβεῖν τὴν πλεονεξίαν

S. *Basil*) is placed among the greatest abominations; all of them transgressions of the morall Law.

Deut. 23. 20.

It is true indeed, there is a judiciall and politique toleration annexed unto this Law, that the *Iewes* might take usury of strangers: but that maketh not the law it selfe judiciall but rather morall. The *Iewes* had a divorce permitted unto them in the same booke of *Moses*, the next chapter, and yet the 7 Commandement, to which that belongeth, is morall notwithstanding; in like manner the *Iewes* might take usury of strangers, which was a peculiar toleration for that nation, yet the law against usury is morall.

Chap. 24. 1.

8 Argument for usury.

If usury be not lawfull for any to practise, alas what shall become of those Orphans and Widowes in these unjust daies, which have stockes of money left unto them, and want skill to employ the same.

Answer.

Fenton of usury p. 115.

WHat shall become of them? by the helpe of God they may doe well. My greater care is, what shal become of those Orphans and Widowes in these uncharitable daies, which have no stockes at all left unto them. Though I confesse both the one and the other are alike in this, that they be not so able to helpe themselues as others be. Therfore there be no two estates among men, over whom God hath a more provident and tender care, then over (a) widowes and fatherlesse children.

Exod. 22. 22, 23, 24. (a) Deut. 10. 18 & 14. 29, & 18. 11, 14 & 24. 17 20. Psalme 68. 5. Psalme 146. 9

Hath God then so many waies bound himselfe by promise to provide for Widowes and Orphans, and shall these by usury withdraw themselues out of his fatherly protection? shall these be secured by usurious contracts against the act of God himselfe? verily God will take it more unkindly at their hands, then at any other.

If Almighty God in wisedome had thought it meet to have

have tolerated uſury in theſe perſons, he might as eaſily have mentioned the ſame, as he doth the toleration of lending to ſtrangers. But it was ſo farre from Gods meaning, that in the very ſame place, where he maketh a law for the ſafegard of Orphans and Widowes, preſently and immediatly upon it, is annexed the Law againſt uſury. Shall then theſe who are ſo well provided for, by a ſpeciall Law of God, be tranſgreſſors of the very next law unto it? God forbid,

Exod. 22.22, 23,24,25.

Let Widowes and Orphans, &c. Eyther imploy their goods in ſome honeſt trade, wherein they have as good cauſe to expect a bleſſing from God, as any other: or let them deale by partnerſhip, or if other meanes faile; let annuities be bought for their lives, or Lands, or Rents purchaſed for ever; or let ſome other honeſt courſe be taken, which wiſe men can eaſily deviſe, if they liſt: how Orphans may be maintained without impairing of their ſtocke.

Bb. *Downam*, in Pſ. 15. p. 268 *Ded* in Com. 316. Dr. *Wilſons* diſcourſe upon uſury, p. 70.

9 Argument for uſury.

The ſtate of the City cannot ſtand: Trafficke cannot bee maintained: tradeſ-men cannot live without Vſury: therefore uſury is lawfull.

Anſwer.

1. I demand firſt of theſe Tradeſ-Men, who cannot live in their trade without taking up at intereſt: is their meaning that they cannot live in that faſhion as they doe, maintaine their wives in thoſe faſhions that they doe: drive their trades to that height which they doe? If this be the cauſe, the anſwer is eaſy: it may be God would not have them carry ſo great a ſaile as they doe, but to drinke of the waters of their owne well, and content themſelues with ſuch meanes as *Gods* fatherly providence doth offer them: there is no neceſſity for a man to inrich himſelfe by ſuch practiſes, as be eyther forbidden or doubtfull. *Better is a little with the feare of the Lord, then great treaſure*

Fenton of uſury, p. 121.

Prou. 5.15.

Note.

Prou. 15,16.

treasure with trouble; trouble of conscience at the houre of death. Thus farre we do agree: whosoever layeth this for
1 Tim. 6. 9. his ground that he will be rich, must insnare his conscience with many necessary evils, whereof usury is one: necessary, I say, not to a religious honest man, who is content with his estate; but to him who resolueth he will be rich: for they
1 Tim. 6. 9. that will be rich (saith the Apostle) fall into temptations & snares, which drowne men in perdition and destruction.

2 If it be propounded, that trade and commerce betweene man and man cannot be maintained in this City
Luke 6. 13. πὶ ἴσα without borrowing and lending: that is also granted. Gods Law did ever intend that men should lend one to another; in charity to the poore: in friendship to their equalls, to receive the like courtesie againe. Which duty if men would performe, there where no necessity of usury.

3 The third point then followeth. Presupposing the custome and corruption of these times wherein men will not lend freely as they ought; is there not a necessity of usury? admit that be granted: who did impose this neces-
Note. sity? if God; then is this reason good, usury is necessary, therefore lawfull. But if men, or estates have drawne a necessity of sinning upon themselues by the custome of sinne, doth this extenuate or aggrauate the fault? Woe
Esay 5. 18. be unto them (sayth the Prophet *Esay*) who draw sinne,
3 Cause of the necessity of usury. as with cart-Ropes. Cities and Incorporations have drawne a necessity of this sinne upon themselues by three strong cart-Ropes of iniquity.

First the hardnesse of mens hearts, and want of charity in those who be well able to lend, and will not, have forced many to pay usury.

Secondly, the covetous desire, and pride of borrowers who out of an insatiable appetite to compasse great matters, do take up great summes of money, for money: that no money is to be spared for such as be true bor-
Is. 5. 8. rowers indeed. *Woe unto them that ioyne Land to Land, till there be no place for the poore to dwell in.* That is the

Country

Country woe. But upon the same ground, it is inferred; *Woe unto them who joyne money to money, till there be none left for the Poore to borrow.* This is the City woe: which bringeth a necessity of borrowing upon interest.

Thirdly, false-hood and deceit, in defrauding one another of their monies at the times appointed, so as being disapointed of their owne, they are compelled to take up of others, or to shut up their doores, These three-fold cart-Ropes, not easily broken, have drawne a necessity of usury upon Cities. And shall it therefore be reputed no sinne? God forbid: it is no good consequence neyther in persons nor estates.

Not in persons. S *Paul* telleth us of an heart that cannot repent, which heapeth unto it selfe wrath against the day of wrath? Is impenitency in that heart no sin, because custome hath made it necessary? Rom. 2. 5.

A drunkard hath brought his body into such an habit, that unlesse he drinke bountifully, even to the turning of his braine, he is sicke againe. Is not drunkenesse in that person sinfull, because so necessary?

But for the lender, which is the usurer, there is no colour or pretence of any such necessity which can befall him: seeing he hath authority from God as steward of his blessings: and power amonst men as owner of his money: for variety of lawfull and undoubted imployments.

2 *Answer.*

1 The Common-wealth of the *Iewes* did stand without usury, therefore why may not ours?

2 You may finde a discouery of the infinite iniuries this Kingdome endureth by the unlawfull trade of usury. Where the allegations commonly made in defence of usury, are sufficiently answered. In a tract against usury presented to our high Court of Parliament. 1621.

3 Vsury is the cheefest cause of the greatest misery in this Land, as well to give occasion of great waste, as also to make much want, and will be in the end, the undoing of all, if it be not looked to in time. The *Romans* Item in usury praigned and condemned. 1625.

never

Dr. *Wilſon*, of uſury, Epiſt. dedicat.

never began to decay, till uſury Lorded amongſt them, for then private gaine thruſt out common profit, luſt was holden for law, idleneſſe more uſed then labour, ryot inſtead of dyet, vice better regarded then virtue, no charity at all, no love betwixt man and man, but every man for himſelfe, and the whirle-poole of pride, and ryot overfloweth in all things, and in all places.

10 Argument for uſury.

Propoſition, *No uſury is forbidden by the Law of God, and by the Law of nature, but that which is hurtfull, and ioyned with the hurt and loſſe of the neighbour.*

Aſſumption, *But ſome uſury is not hurtfull, but rather helpfull to the neighbour.*

Concluſion, *Therefore ſome uſury is not forbidden.*

Anſwer.

Firſt, the propoſition is untrue, and of dangerous conſequence: for the law of God forbiddeth all uſury in generall, as a thing in it owne nature, and in his whole kind ſimply unlawfull, without any reſtraint or limitation, even as it condemneth adultery, lying, theft, or any other notorious ſinne. Thus a man might argue for an officious lie.

Bb, *Downam*, p. 293.

Reply.

But they prove their propoſition thus.

Propoſition, *uſury is not forbidden, but as it is againſt charity, for charity is the ſumme of the law, and he which obſerveth the rules of charity, keepeth the law.*

Aſſumption, *But that which is not hurtfull to thy neighbour, is not againſt charity.*

Concluſion, *Therefore that uſury which is not hurtfull to thy neighbour is not forbidden.*

Anſwer.

1 To the Propoſition: Charity, which is the ſumme of the law, hath reference towards God; towards our neighbour, not onely in private, but alſo in publique: and to-

towards a mans ſelfe. And in this ſence I acknowledge the propoſition of his ſyllogiſme to be true, *viz.* That uſury is not forbidden, but as it is repugnant to charity. But hereby the aſſumption of this ſyllogiſme is proved to be falſe, for there be many things which are perhaps hurtfull to our neighbour in particular, with whom we deale, which are notwithſtanding repugnant to charity. The officious lie helpeth the particular neighbour, in whoſe favour it is told, yet becauſe it is repugnant to verity, it is repugnant to charity. God who is truth hath forbidden all untruth, and he will deſtroy every one that ſpeaketh lies: the lying mouth deſtroyeth the ſoule: therefore no lying can ſtand with that charity and obedience which we owe to God; nor with that love which we owe to our owne ſoules. So in like ſort ſuppoſe that the borrower ſometimes is not hurt by uſury, but rather holpen: yet notwithſtanding all uſury is againſt charity; for the practice of it cannot ſtand with charity, and our allegance to God; who hath forbidden it, denounced his judgements againſt it, made gracious promiſes to them that will doe the contrary: nor with our charity, and duty to our Country, unto which uſury is in many reſpects noyſome, as hath beene ſhewed: nor with that love which we owe to our owne ſoules; for whoſoever putteth forth to uſury, or taketh encreaſe, he ſhall not live, but die the death. Note.

Reply.

Yea, but ſay they againe, to prove the former propoſition, That uſury which is ioyned with the hurt of thy neighbour is condemned: therefore that which is not ioyned with the hurt of thy neighbour is not condemned.

Anſwer.

I deny the conſequence; for there are other reſpects which make uſury unlawfull, beſides the hurt of our neighbour, as even now I ſhewed; by the ſame reaſon the Patrons of officious lies might argue thus, God forbiddeth us to tell a lie againſt our neighbour, therefore the lie which is not againſt our neighbour, but for him, is not forbidden. Idem p. 295.

But you will say, all lying is forbidden: so is all usury, as I have already prooved.

And thus I have shewed against the proposition that all usury is unlawfull, though all were not hurtfull. Now I adde against the assumption of the first syllogysme, that all usury is hurtfull: hurtfull I say eyther to the borrower as commonly it is, or else to the Common-wealth as before hath beene proved.

11. Argument for usury.

To lend upon usury, and to borrow upon usury are relatives, therefore if to lend upon usury be a sinne, it is a sinne to borrow upon usury; and if to borrow upon usury be lawfull, then it is lawfull to lend upon usury.

Answer.

Bb. Downam, Pl. 15. p. 305.

I Deny the consequence, which is grounded upon a false supposition. That there is alwaies the like reason of relatives. The oppressour, and he that is oppressed: the robber, and he that is robbed, are relatives: but shall we hence conclude that if to be robbed or oppressed is not a sinne, therefore it is not a sinne to rob or to oppresse?

He which borrowes upon usury, necessity compelling, sinnes not, Idem p. 338.

He which upon necessity, yeildeth to pay usury, doth suffer wrong, and is oppressed: therefore such a one sinnes not. Which may be thus proved.

To suffer wrong is not sinne.

The borrower which upon necessity yeildeth to pay usury, doth suffer wrong. Therefore he doth not sinne therein.

Reply.

He which borroweth upon usury is not oppressed, because he is willing to borrow upon usury: yea, and so willing, that he seeketh to the usurer, and entreateth him to lend, offering to give him consideration according to the Statute, that is to say, usury.

Answer.

He that borroweth upon usury in case of vrgent necessity doth

doth yeild to uſury againſt his will, yea although he both offer and promiſe it: for in caſes of urgent neceſſity, men ſeeme many times willing to that which is indeed againſt their will. When a man is in danger of ſhipwracke, how will he beſtirre himſelfe to unlade and lighten the ſhip, and with ſuch earneſtneſſe caſt his goods into the ſea, that he may ſeeme to be very willing to be rid of them: and yet the thing which he willeth, is not the caſting away of his goods, but the ſafety of his life. This is a conditionall neceſſity. Thus the borrower is no more willing to pay uſury, then that man was to caſt away his goods: but his neceſſity for avoyding a greater inconvenience, makes him ſeeme willing to that whereunto ſimply he is unwilling.

See the anſwer to the 2 argument for uſury

2 *Reply.*

The uſurer cannot accompliſh his ſinne without the borrower, therefore the borrower is partner of the uſurers ſinne.

Anſwer.

The conſequence is not good. The ſinne of rape cannot be without the innocent party that is raviſhed, yet ſhe that is raviſhed, is not partner of his ſinne that committeth the rape. So likewiſe one man cannot oppreſſe, unleſſe there be another to be oppreſſed, nor impoſe uſury, unleſſe there be another on whom it is to be impoſed: and yet he that is oppreſſed is not partner of the oppreſſors ſinne, nor the borrower who upon neceſſity borroweth upon uſury, of the uſurers ſinne.

Idem p. 344.

3 *Reply.*

It may be doubted of, whether one may take money for his uſe of an uſurer: 1 Becauſe it is not lawfull to conſent to him, that doth evill. 2 Nor to give occaſion to one of evill, as he ſeemeth to doe, that taketh money upon uſury. 3. And *Ieremy* profeſſeth, that he neither gave nor tooke to uſury, where the Prophet plainely inſinuates, that if he had done eyther, he could have found juſt cauſe in himſelfe why he ſhould be evill thought of.

Ier. 15. 10. Bb. *Babington*, upon the Commandements, p. 70

1 *Anſwer.*

Dr. *Smith*, in *willet* upon Levit. p. 336.

1 He conſenteth not to the ſinne of the uſurer, that taketh up money of him, he conſenteth to the lending, which is good, but the hard conditon in lending, the uſurer impoſeth, and the other is forced to accept, becauſe of his neceſſity.

2 Neyther doth he give him occaſion of ſinning, but of lending, the uſurer himſelfe *Sumit occaſionem peccandi*, taketh occaſion of ſinning.

3 The word their uſed by the Prophet, is *Naſhah*, which ſignifieth, *mutuo dare*, to lend, as *Iun.* well tranſlateth, as it is taken in other places, *Deut.* 15. 2. *c.* 24. 10. where the *Septuagint* interprets it by the word χρεος, or ὀφειλημα debt not uſury, and ſo *Theodotian* here readeth, *I did owe nothing to any man*: the Hebrew word *Naſhah*, with *He*, ſignifieth ſimply to lend, but with *Aleph*, to lend upon uſury, as *Eſay* 24. 2. and though the uſuall reading be received, it ſignifieth no more then this that the Prophet had no traading at all with them, (as we ſay) he neyther bought nor ſold with them, and yet they hated him. Wherefore the reſolution here is, that a man for his neceſſary occaſions may make uſe of an uſurers money, but (not to make gaine of it by letting it out againe. 2 Or to maintaine his pride, gaming, drunkenneſſe. 3 Or to compaſſe great matters in the world, or to purchaſe Lands, or Houſes. 4 Or to ſeeme poore, that he may give nothing to the uſe of the Church or to the Common-weale, in ſubſidies and taxes. 5 Or when he may borrow freely, at the firſt motion, offering uſury to the lender) but driven to it of neceſſity: for, *non qui patitur, ſed qui facit iniuriam, peccat*, not he that ſuffereth, but he that doth wrong, ſinneth: & it is a very like caſe, as when a man uſeth the oath of one that ſweareth by falſe gods: as *Iacob* did of *Labans* oath, that ſware by the god of *Nahor*, *Gen* 31. 53. who ſerved other gods, *Ioſ.* 24. 2, to confirme the league betweene them, as *Auguſtine* ſayth, *Non peccato illius, ſed pacto bono,*

Cautions in borrowing upon uſury.

Bb. *Downam* in Pſ. 15. p. 318, 319, 320, &c.

que

quo fidem ſervavit utitur in bonum, he doth not uſe his ſinne in ſwearing by falſe gods; but his covenant, whereby he kept his fayth to a good end: *Epiſt.*154. And like as a man falling into the hands of Thieves doth reveale unto them his treaſure to ſave his life, which otherwiſe he ought not to doe: as the ten men did to *Iſmael*, *Ier.*41.8. So it is when one urged by his neceſſary occaſions falleth into the uſurers hands: but better were it to prevent ſuch occaſions if it may be: and being once enwrapped, to follow the wiſemans councell. *Give not reſt unto thine eyes, till thou haſt delivered thy ſoule, as a Doe from the hand of the Hunter, and as a Bird from the hand of the Fowler, Pro.*6.5 For as a Bird taken in a lime-buſh, ſo one by dealing with the uſurer, the more enſnareth and entangleth himſelfe.

Note.

Not to continue in debt to uſurers.

12 Argument for uſury.

Neſheck, which ſignifies biting uſury is unlawfull. But toothleſſe uſury is not ſo.

Anſwer.

IT is the natture of all uſury to bite, though with great difference: ſome like the Engliſh Maſtive, ſome like the dogge-fly, ſome ſcarce ſenſibly, and therefore not perceived to be a ſinne.

Fenton of uſury p. 9. All uſury bites

First, becauſe many are content to moderate themſelves in this gaine, and then, if it be a ſinne, it is but a little one, as *Lot* ſayd of *Zoar*, *Gen.*19.20. *Modica ſunt quæ perdunt nos*; they be thoſe little ones that undoe us. A Moate in the eye if it be not got out in time, may grow to a Pin and Web; and a mans conſcience may ſuffer Shipwracke aſwell upon a Sand as upon a Rocke.

Why uſury ſeemes not to bite.

Secondly, it is not ever ſo ſenſible, becauſe as the uſurer moderating himſelfe doth not ſeeme to bite the borrower: ſo the borrower relieving himſelfe by others, hath no cauſe to complaine. Yea, many borrowers concurring in this practice, by their multitudes, are able to ſway and inhance

the market, in such manner, that they may live themselues and pay the usurer besides. So that in conclusion those do all set upon the Common-wealth: which being a great body, is able to beare many dogs, before she need to complaine: and feeling the wound (as in time she must) she knoweth not well of whom to complaine. Burthensome therefore it is to the Common-wealth, yet so despersed amongst many, that it is the lesse sensible, but never a whit the more allowable.

Multorum manibus grauide leuatur onus.

For these and the like causes the biting of usury being sometimes not so sensible to particular persons, almighty God in his wisedome foreseeing how ready men would be to cavill at the word *Nesheck*, hath of purpose expressed his meaning more fully by the exegeticall addition of another terme, which simply signifieth any increase at all. And this hath he done, not onely in the comments of the Prophets. But in the very text of the Law it selfe, *Levit.* 25.36, *vetarbith*, and the 37. *ubemarbith*: which word, *Salomon* forgetteth not to adde: for *Salomons* daies being both peaceable and rich in silver and gold, men would be then more ready in all likely-hood to devise any cavill, or colour to maintaine that sinne.

Ezek. 18. 17. Pro. 28, 8.

Neyther are these my private coniectures, against the groundlesse distinction of biting and toothlesse usury; but Mr. *Calvin* himselfe (upon whom they seeme to relye as a chiefe patron of usury) doth not onely condemne it as frivolous; but addeth further, that it was the purpose of the holy Ghost, by adding that other word to prevent such canils. *Quia homines hac in parte nimium sunt accuti & versuti, & excogitant subterfugia, quibus crudelitatem suam tegant; ideo addit: et incrementum non acceperit:* because, sayth *Calvin*, men in this kind be over accuit and subtill, and devise evasions how they may cunningly cover their cruelty, therefore he addeth in the text, usury or increase. And for the distinction it selfe, *Calvin* his censure is, *Ludum homines suis cavillis, sed deus non admittit tales ver-*

The distinction of biting and toothlesse usury groundlesse.

versutias: men cavill and play with words, but God admitteth no such sleights. His meaning is simple and plaine, that all increase above the principall is forbidden.

13 Argument for usury.

Usury is forbidden to the poore, therefore lawfull towards the rich.

Answer.

THis evasion is very frivolous: for *Deut.* 23.19. there is no mention of the poore, but all usury is forbidden towards a brother, whether he be rich or poore. Bb. *Downam*, in Pl. 15 p. 202.

2 By the same reason we may conclude, wrong is not to be done to the poore, the Widow, the Fatherlesse; or stranger; therefore wrong may be done to the rich, to the married Wife, to the Children that have their Parents living, &c. Pro. 22, 22.

3 Or when *Salomon* sayth, Robbe not the poore, because he is poore, we might inferre, therefore thou mayst robbe the rich, because he is rich. *Powels* posit. of usury, P. 45.

God in the lawes of usury, did specially, and by name forbid lending in that manner to the poore, for two respects. See the answer to the 3 Argument.

1 To shew what care he himselfe hath over them, who are commonly and usually neglected of men.

2 Because the poore are soonest and easiest oppressed of the rich, as the lowest hedge is soonest stepped over.

3 If the law of lending to the poore without usury, should inferre the lawfulnesse of lending to the rich upon usury; then it is evident that Gods intendment in those lawes for the benefit of the poore should rather prove a hurt and hinderance unto them, because by this meanes it would come to passe that the poore should not borrow at all. For, who will lend to the poore for nothing, that might lawfully lend to the rich for usury? of which poynt we have so Dr. *Mosse*, of usury, P. 131.

lamen-

lamentable and evident experience in these our daies, as no man, no not the usurer himselfe is able to gainesay it. Yet of the two it were better for the poore man, that he should borrow upon usury, then that he should not be able to borrow at all: now borrow at all he shall not, if it be lawfull to lend to the rich for usury, and not unto him. And therefore as one sayd, *Maledicta glossa quæ corrumpit textum*: accursed be that glosse or commentary that destroyeth the text, so may I say in this case, evill fare that interpretation which ouerthroweth the intent and purpose of the Commandement.

14 Argument, for usury.

Many by imployment of money borrowed upon usury have growne rich.

Answer.

Bb. *Downam*, in Ps. 15. p. 257 Dr. *Wilson* of usury, p. 189.

I Will not answer with *Basil*, πλείους δὲ οἶμαι καὶ βρόχων ἥψαντο, that is, *but I thinke more* (sayth he) *hath come to the halter*: but I thinke more hath proved banckrupts. Dr. *Wilson* hath a pretty story to this purpose, not unworthy the remembring. A man comming into a certaine Church, and seeing it fraught full of Images made of Waxe, demanded, what might be the cause of such an unwonted sight? answer was made, that those whom these Images did represent were certaine persons which on a time were saved from drowning by calling upon our Lady. Nay then (quoth he againe) where be the Images of those (I pray you) that called upon our Lady, and were drowned notwithstanding? So say I in this case. If any man will set before me the instances, and as it were the Images of those, who tooke up money on usury, and grew rich thereby I would demand on the other side, that he shew forth the hundreds and thousands of those, who by that meanes have utterly impoverished, and overthrowne their owne estate, they will be found to be without all comparison.

Note.

2 Though

2 Though ſome for a time may ſeeme to be rich by that which they have borrowed upon uſury, yet uſury at the length conſumeth them, and eateth them up.

3 Neyther doth this proſperous event of the borrower juſtifie the contract of uſury, which covenanteth for gaine not in *eventum lucri*, but abſolutely, and therefore out of his loſſe as well as out of his gaine. Note.

4 And laſtly I adde, that the more the borrower is inriched by this meanes, the more the Common wealth is damnified. For whoſoever thriveth by occupying money borrowed upon uſury, he hath ſo pitched the prices of his commodity, as that beſides a competent gaine rayſed for the maintaynance of himſelfe and his charge, he alſo hath gathered up an overplus of a tenth part for the uſurer. And thus by uſury the prices of all commodities are inhaunced, whiles the ſellers, who borrow upon uſury, if they will thrive, muſt needs make the buyers to pay two ſhilling in the pound more then otherwiſe were ſufficient. And becauſe they which doe borrow upon uſury, muſt needs ſell for ſo much as they may gaine both for themſelves and the uſurers. Therefore the reſt doe pitch the prices of their commodities accordingly. Otherwiſe they which trade with money borrowed upon uſury could never thrive: but becauſe ſometimes they doe thrive, it is evident, that all of the ſame trades doe ſo pitch their prices, as if all did borrow upon uſury.

Dr. *Wilſon*, of uſury, p. 174

Anſwer to an Obiection.

Bb. *Downam* Pſ. 15. p. 255, 256.

Chap. 7.

uſurers muſt repent of their ſinne, and make reſtitution.

AS for thoſe who hath practiſed this ſinne, their duty is to repent thereof, becauſe they that put forth their money to uſury ſhall not dwell in the Mountaine of Gods holineſſe, namely, unleſſe they repent. And againe *Ezek.* 18.

uſurers muſt repent of their ſinnes

18. He that putteth forth to usury, and taketh increase he shall not live, but die the death, *viz.* unlesse he repent and turne from his wickednesse; for that condition is to be understood by warrant of the Lords owne exposition, *Ezek.* 18.14,15,21.

Bb. Downam in in Ps. 15. p. 312, 313.

Now unto Repentance, besides the inward loathing of the sinne, and sorrow conceived for it, is required (as that testimony; of *Ezek.* 33. 14.15. plainely sheweth) both a desisting from the practice of usury, and a restitution of that which hath beene gotten by usury, with the harme of others. For the first, it is the expresse Commandement of God by the Apostle, *Eph.* 4. 28. *Let him that stole, steale no more:* and by *Nehemiah* more particularly in this case of usury, *chap.* 5. 10. Let us cease from this burthen; meaning usury: forsaking of sinne accompanieth forgiving of sinne: *Pro.* 28. 13. Neyther may we thinke that God remitteth those sinnes, which we our selves retaine.

Usurers must make restitution else.

1 No repentance.

Now upon this forsaking of sinne, will follow the second duty of repentance, namely restitution, as a necessary consequent thereof, which restitution, whosoever maketh not, being able to restore, he neyther hath unfained repentance of his sinne, nor any sound assurance of the forgivenesse thereof. He hath not repentance; for he doth not forsake the sinne of theft and usury, that continueth in it, and he continueth therein that doth not make restitution. For so oft as a man remembreth, that whatsoever he hath uniustly gotten by usury, or any other kind of theft, to the damnifying of others is not his owne, but theirs whom he hath wronged, and yet refuseth (being able) to restore the same, so often he committeth theft. Therefore *Augustine* sayth, that men doe not repent indeed, but counterfeit repentance, if when they are able to restore other mens goods, wherein they have offended, they doe not restore them.

Si res aliena propter quam peccatum est, cum reddi possit non redditur non agitur penitentia, sed fingitur.

As he hath not repentance which maketh not restitution if he be able, so neither hath he any sound assurance of remission. It is a true saying of *Augustine*, *Non remittit peccatum*

tum, nisi restituatur ablatum, that the sinne is not remitted, unlesse that which hath bin unjustly taken, be restored, namely, if the party be able to restore: for whiles a man continueth in his sinne, he cannot beleeve the forgivenesse thereof, and he continueth therein, untill he maketh restitution. To restore is to cease from doing wrong, therefore he that shall not restore, doth not cease from the wrong.

2 No sound assurance of remission. Epist 54. ad Maced.

But it is further to be considered, to whom and when this restitution is to be made, and how farre forth.

To whom usurers must restore.

1 To whom? surely to him that hath sustained losse or harme thereby, *Levit.6.5. Num.5.7,8.* That is, eyther to the use of the Debtor, if he hath beene bitten, or to publique and godly uses, if the Common-wealth hath beene endamaged.

2 When.

2 When? So soone as thou desirest remission of thy sin, and reconciliation with God, for so the Lord hath expressly commanded, *Numb.5.6,7,8. Levit.6.2.3,4,5,6,7. viz.* That the sinne first must be confessed to God: Secondly, restitution is to be made to the party offended, the same day that thou seekest reconciliation with God, if not before: and thirdly, a sacrifice was to be offered, &c. The equity whereof remaineth unto us, that in the third place we should call upon God for the forgivenesse of our sin, desiring him for and by the sufficient sacrifice of Christ (which was prefigured by the sacrifice of the Law) to forgive our sinne. Many will seeme to seeke reconciliation with God, but never thinke of making amends to their brother offended. But our Saviour Christ teacheth us another lesson, *Math.5.23,24.*

How farre forth this restitution is to be made.

How farre forth is this restitution to be made, that is, of what usury, and how much?

Ans. Not of mentall usury, where gaine for loane is intended onely and expected: for howsoever that intent corrupteth the act of lending, yet it polluteth not the free gift of the borrower, which is voluntarily given in testimony of thankfulnes. And therefore it bindeth not the lender

for restitution to be made to the neighbour whom he hath not wronged, but to repentance toward God.

And of how much.

For the quantity; so much at the least is to be restored as hath bin gotten by usury with the harme of others: or if the offender be not able to restore so much, yet he must restore so much as he is able. The Lord in his Law commandeth, that the offender should restore the whole summe, and also adde a fift part unto it, *Levit.*6.5. *Num.*5.7. & *Zacheus*, to testifie his repentance, promiseth foure fold: that those men may know how farre they be from true repentance, who will restore nothing at all.

If any shall thinke or say, *Durus est hic Sermo*, this is a hard or harsh Doctrine, which is not so esteemed in respect of other kinds of theft: I Answer, the harder this Doctrine seemeth to usurers, then to other Thieves and robbers, the more desperate is their estate then of others. And this may be another argument to aggravate the grievousnesse of this sinne, that whereas other Thieves and robbers, if once they be discovered, acknowledge their fault, and are willing to make restitution, usurers though convinced of this sinne, yet stand in defence thereof and thinke not themselues bound to make restitution.

Note. Vsurers worse then other Thieves.

I could with much facility, confirme the judgment of this reverend Father, by the concurrence of a World of testimonies; but because the poynt is already discovered to be a manifest truth, I will but (a) name some of them, that require usurers to make restitution, and preferre to the usurers consideration, the judgment of a most learned and judicious Doctor.

(a) *Dyke* of repentance p.143 Mr. *Smith* 2. Sermon upon usury and in his Sermon of *Zacheus* conuersion. Bb, *King* on *Ionah* Ch. 3,8. Dr. *Smith* in *Willet* on *Leviticus* p. 632. usurers to restore.

Powels positions of usury p.68.69, Mr. *Philips* Sermons p.95. Bb. *Sands* in Sermon upon, *Luke* 1.74.75. Mr. *Rogers* strange vineyard p.313. Bb *Iewell*, upon 1 *Thess* p.147. *Perkins* vol.2.p.197.

If usury be an unlawfull trade, as hath beene sufficiently proved before; then it will follow, that what is wrongfully gotten must be restored home, and restitution

be

be made of the wrong done. So *Zacheus* professeth to recompence foure fold what he deceitfully had gotten; the word is [συκοφαντεω] taken from such as among the *Athenians* discovered those which carryed out figs, which was forbidden, (they being had their in great price,) and so the word is generally applied to those, that accuse others wrongfully, and forge any cavillation against them, in like manner usurers have trickes, and devices to enwrap, and entangle their poore debtors.

usurers have trickes to entangle their debtors.

And if they will with *Zacheus* become the Children of *Abraham*, they must make restitution of their unconscionable usury: so was it decreed in a generall counsell, *Possessiones quæ de usuris comparatæ sunt vendi debent, & pretia his, ex quibus usura extorta sunt, rescitui*; possessions gotten by usury, must be sold, and the price given to them, of whom the usury was extorted; *Lateran.* Part. 16. c. 5. and *Augustine* also would have usury restored: *Quia omne, quod male possidetur, alienum est*, because every thing, which is ill possessed, belongeth to another; *Epist.* 54.

Councels decreed restitution.

But here in this case of usury, these cautions must be observed.

Cautions to be observed,

1 That every thing gotten by money cannot be restored, but onely those things: *Quorum usus non est consumptio*, which are not consumed in the use, as House, Lands, but meat, apparell, which consume in the use, cannot be restored, but the value of them.

2. Besides the usury money, something may be gotten *humanâ, industriâ*, by humane industry and for that restitution is not to be made.

3. And if the lender be dammified, *Per dilationem*, by the detayning of his money; of that also a consideration must be had.

4 And all the price of the, House and ground is not to be restored, but *Secundum quantitatem usuræ*: according to the quantity of the usury received. To this purpose, *Aquin.* 2. 29. 18. art. 3.

5 Adde hereunto, if the parties be not living of whom the usury was taken: then restitution must be made to his heyres, and next of his kindred, and for want of them to be given to pious uses according to the Law, *Num* 5.8 And so the Canon is, *Qui usuras receperint, cogendi sunt, sub panâ excommunicationis, ijs à quibus extorserunt, vel haeredibus restituere*, they which have received usury, are to be compelled under paine of excommunication to restore them to such, from whom they extorted it, or to their heires, *Lateranens. ibid. ubi supr.*

Conclusion.

2 Chro. 30.18 19. Now the good Lord pardon every usurer, that prepareth his heart to seeke God, the Lord God of his Fathers, though he be not cleansed according to the purification of the Sanctuary. The good Lord open their eyes, and turne them from darknesse to light, and from the power Acts 26.18. of Satan unto God: that they may receive forgivenesse of sinnes, and inheritance among them which are sanctified by fayth that is in Christ.

Now the God of peace, that brought againe from the dead our Lord Iesus, that great Shepheard of the sheepe, Heb. 13.20.21. *through the blood of the everlasting covenant, make them perfect in every good worke to doe his will, working in them that which is well pleasing in his sight, through Iesus Christ, to whom be glory for ever and ever, Amen.*

Bernard, Serm. 61. in Cant.
Meritum meum, miseratio Domini.

George

George Withers.

To make of Griping usury their Trade
among the rich, no scruple now is made
In any place. For every Country-village,
hath now some usury, as well as tillage:
Yea, they that lending most of all detest,
though but for tolerated interest:
Doe nathlesse take those annuities
which oftentimes proves the bitingst usuries;
By nature money no increase doth bring,
most, therefore think it a prodigious thing
That money put to loane, should bring in gaine,
yet some of these by practice doe maintaine
As monstrous usuries: and nought at all
are touched in their conscience therewithall.
In usury of Cattell, or of Leases,
we may disburse our money for increases,
More biting farre then those who dare to take
who by meere lending doe advantage make.
As money naturally produceth nought,
so, by the earth small profit forth is brought;
Untill both cost and labour we bestow,
for little else but thornes and weeds will grow.
The Land-lord, therefore, here I dare aver,
to be no lesse a griping usurer,
Then is the money master: if he breake
the rule of Christian charity, and take
More profit then his Tenant can afford,
and such as these are hated of the Lord.
Of usurers there are some other sorts,
who keepe no certaine place, but both in Courts,
In Cities, and in Country-townes they dwell,
and in the tricke of griping they excell;
There be of these that use for silence take
some others, an usurious profit make.

Of

Of their authorities, and doe advance
their wealth by giving others countenance:
Their carriages their neighbours fetch and bring,
they have their seed time, and their harvesting
Dispatcht almost for nothing: such as these
are many of our Country Iustices.
Some by another engine profit catch,
they must be prayed and payd for dispatch.
Yea Clerkes, and many of other Officers
are greater and more hatefull usurers,
Then they that most are hated for that crime
since these doe often for a little time
Which they delay iniustly take what may
of no meane summe, the annuall interest pay.
These men are cruell: and yet worse by farre,
most treasures, and their pay-masters are.
For, that which due unto us doth remaine
they doe not onely over-long detaine,
But, oft, of every hundred, twenty take,
ere payment of our owne, to us, they make
They must have bribes, their wives must have Caroches,
or horse, or Iewels, after which encroches
Their servants also, for some other dues
(as they pretend) which if we doe refuse,
To pay unto them, twice as much we leese,
this tricke enricheth also. Referres
In Chancery, and in some other Courts
and this or makes, or marreth most reports;
This is that common cheat, and meanes by which
meane Officers so speedily grow rich.
Although they give large incomes, by this way
their wives so on a sudden grow so gay,
That were but Kitching-mayds few yeeres before
yea many in the blood of Orphans poore
Have dide their Gownes in Scarlet by such courses,
and cloathd and fed themselves with Widowes curses.

George Withers.

FINIS.